

LOYALTY REWARD PROGRAM FOR REDUCING
THE BALANCE OF A LOAN OBLIGATION

K. Jon Kern et al.

Application No. 09/677,401

Attorney Docket No. 5125.02

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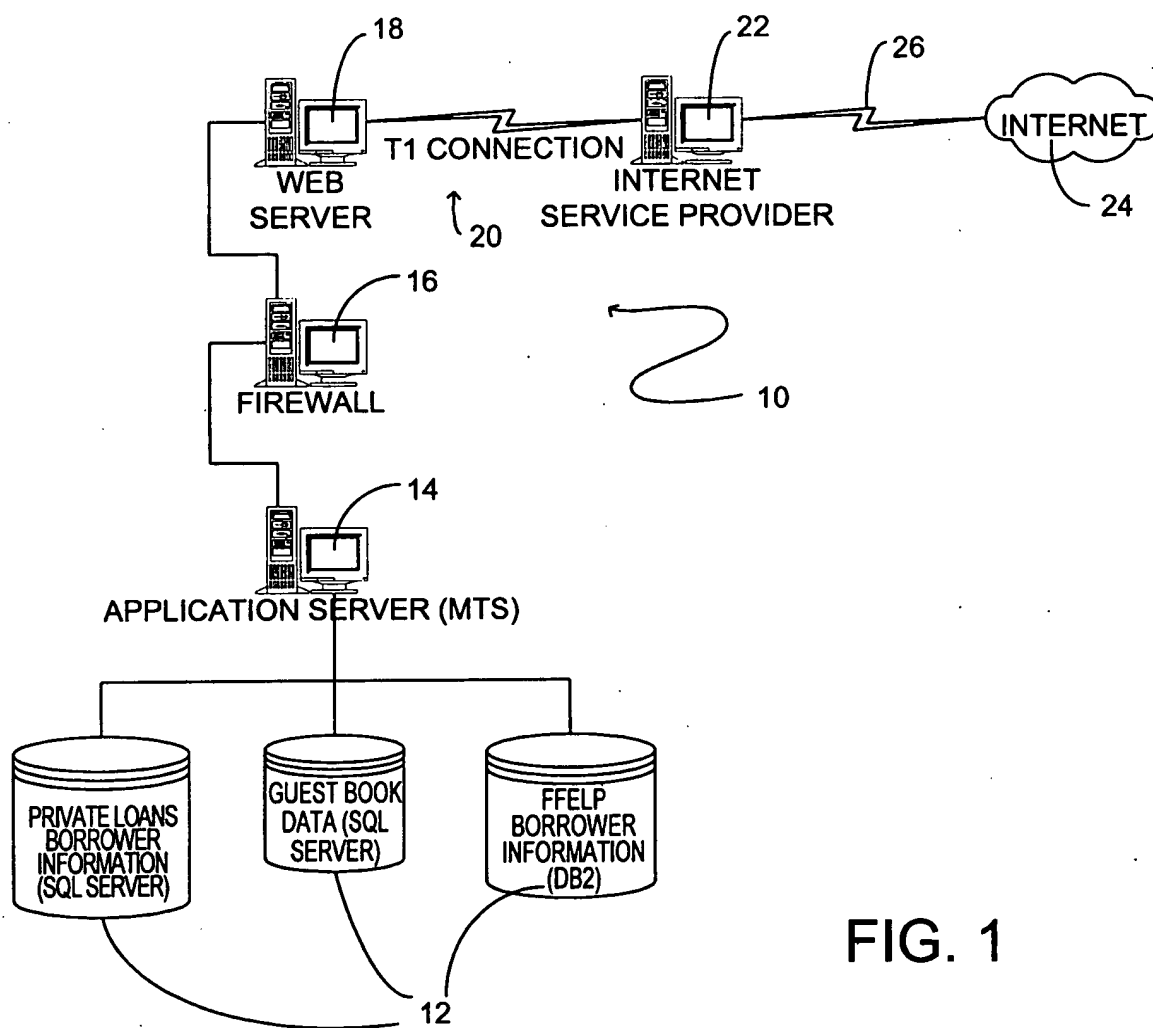
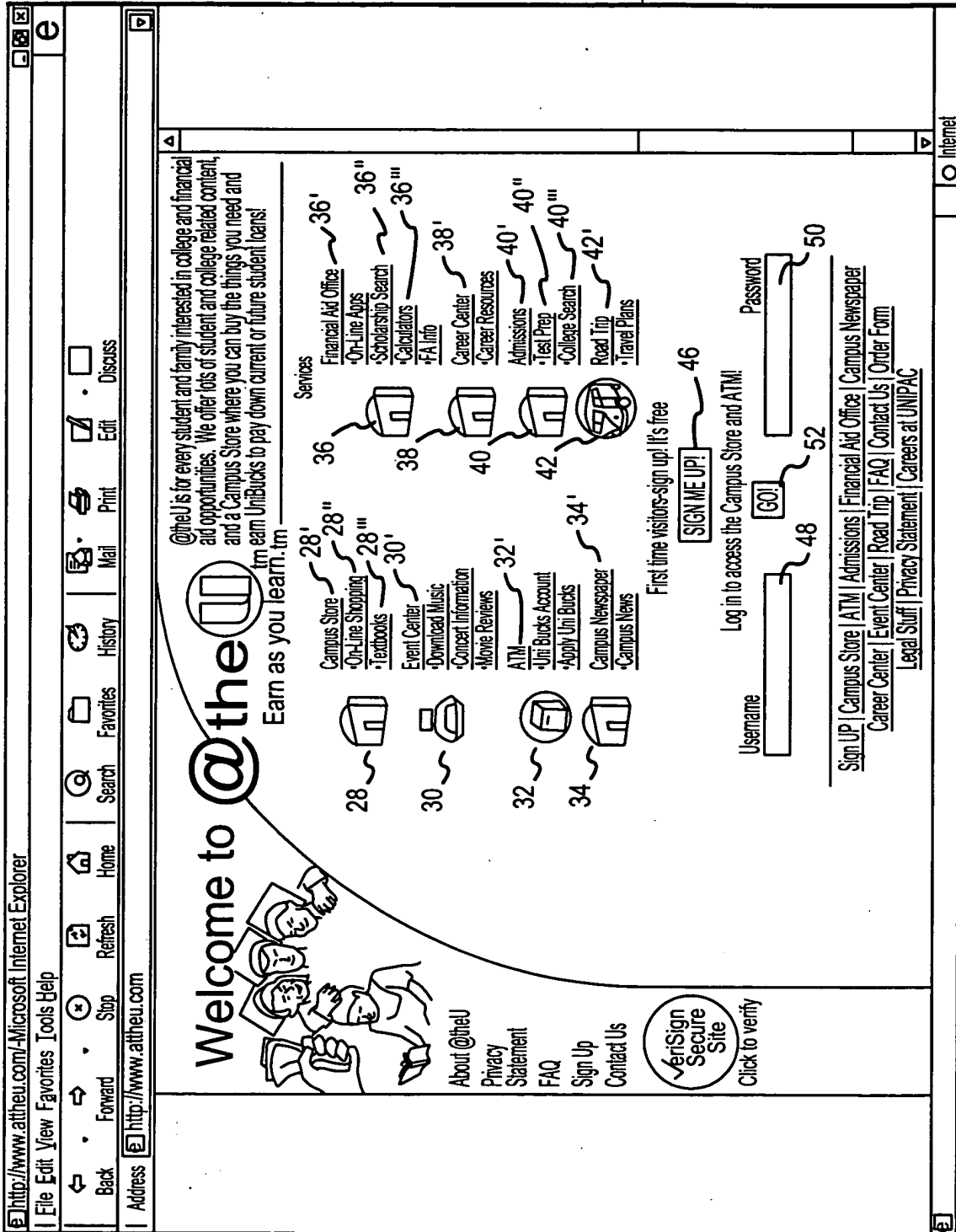


FIG. 1

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FIG. 2



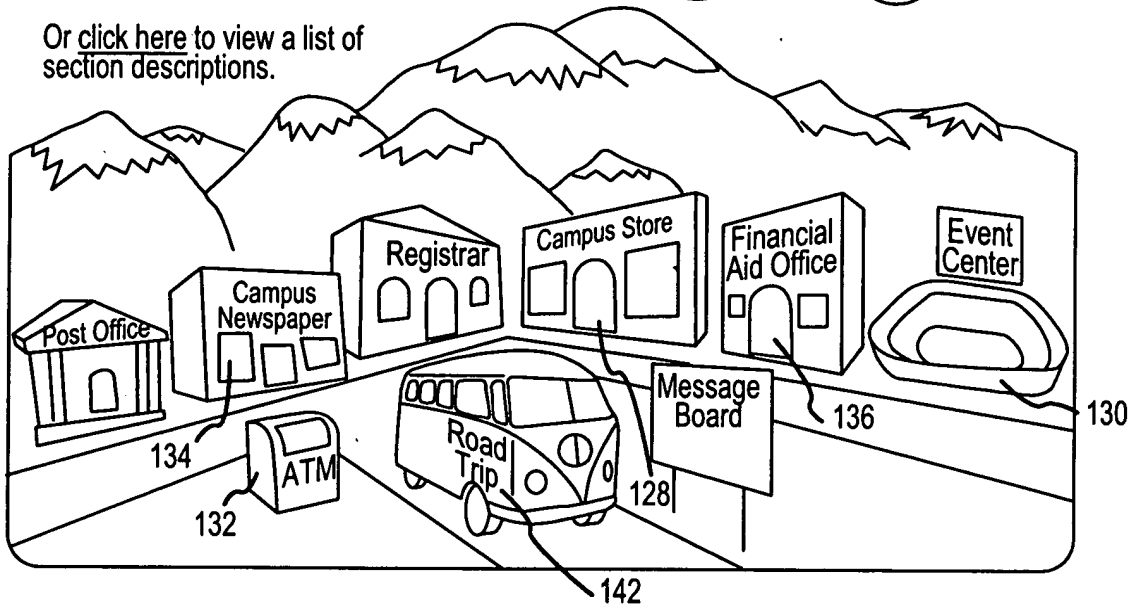
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Welcome to

@the  sm

> Point your mouse to any of the buildings on the @theU campus to view a description of the sections.

Or [click here](#) to view a list of section descriptions.



@theU is an entirely original web site with free membership to current and prospective college students as well as their family members and friends. @theU is also the first internet site in the nation that has a loyalty program that members can use to reduce the balance of a student's loan. You are just a click away from filling out an application for a student loan, searching for scholarship information, purchasing books/CDs/clothing and other items in the mall, making travel arrangements, and much more. Move your mouse pointer over the objects in the @theU picture for an overview of each area or come in and visit our web community. @theU has it all!

First Time Visitors Sign-up Now!...It's FREE!

146

Returning members please sign in below to earn UniBucks.

Username

148

SUBMIT

152

Password

150

 UNIPAC sm



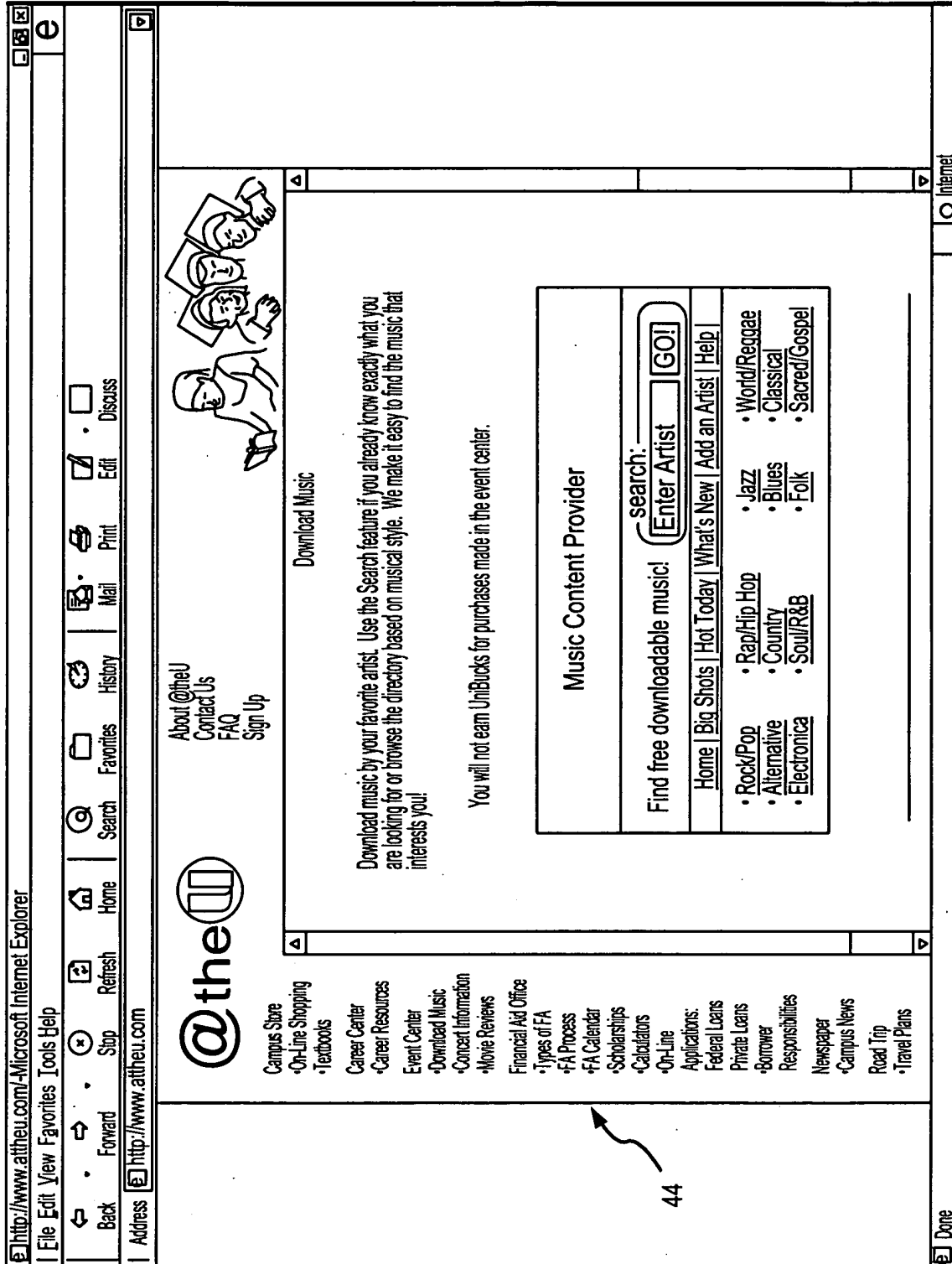
Click to verify

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[Event Center](#) | [Road Trip](#) | [Message Board](#) | [Post Office](#) | [Order Form](#)

FIG.3

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FIG. 4



@theU-Concert Information-Microsoft Internet Explorer File Edit View Favorites Tools Help			
Back Forward Stop Refresh Home Search Favorites History Mail Print Edit Discuss			
Address http://www.atheu.com/event_center/concert_info/			

@theU

- Campus Store
- On-Line Shopping
- Textbooks
- Career Center
- Career Resources
- Event Center
- Download Music
- Concert Information
- Movie Reviews
- Financial Aid Office
- Types of FA
- FA Process
- FA Calendar
- Scholarships
- Calculators
- On-Line Applications:
- Federal Loans
- Private Loans
- Borrower Responsibilities
- Newspaper
- Campus News
- Road Trip
- Travel Plans

Concert Information

To find a concert in your area, enter one or more search criteria in the boxes below (you can leave any box empty).

Name of Artist

Venue

Concerts Between

and

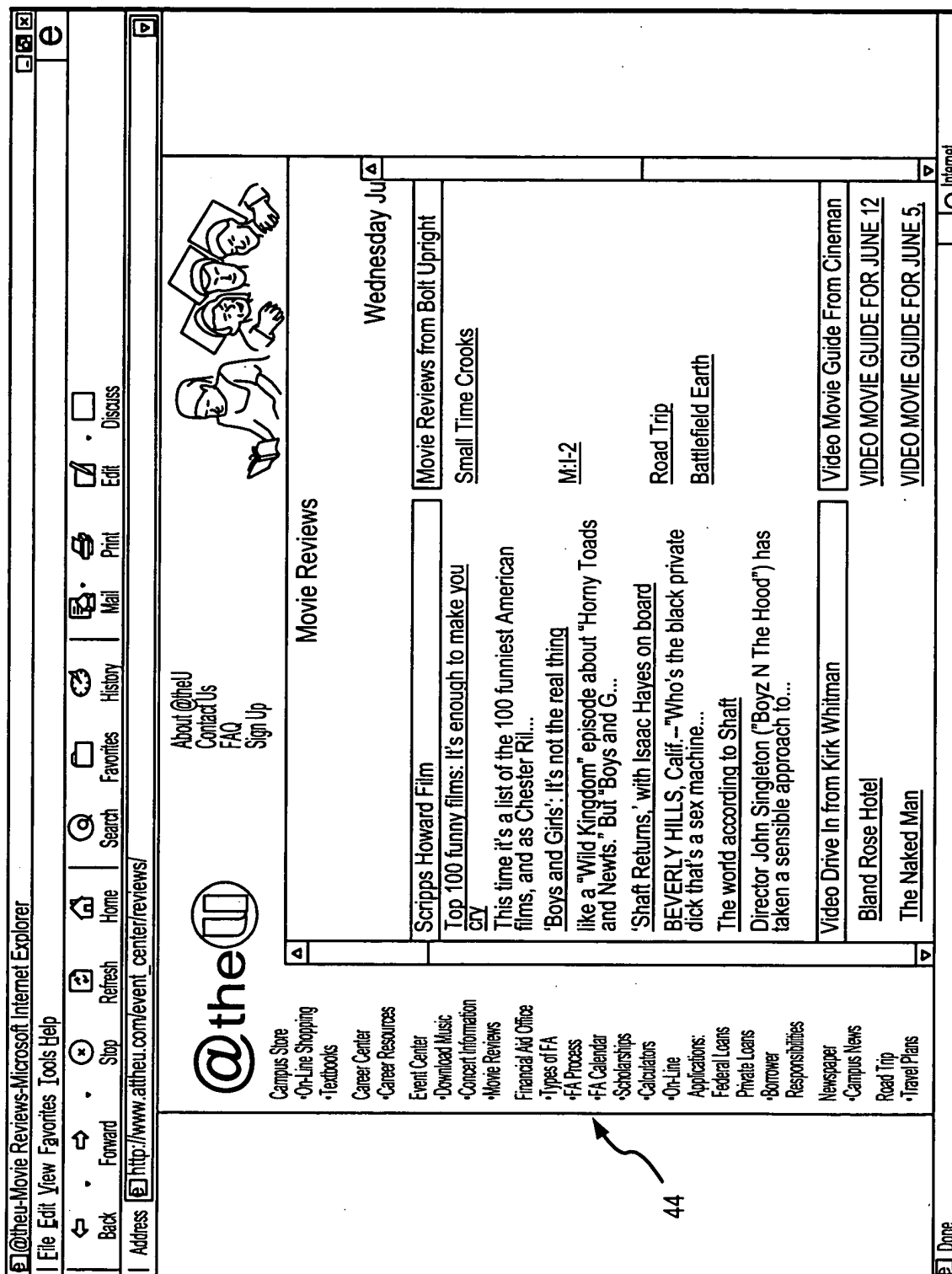
(i.e. 1/30/99) (i.e. 1/30/99)

City

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[Career Center](#) | [Event Center](#) | [Road Trip](#) | [FAQ](#) | [Contact Us](#) | [Order Form](#)
[Legal Stuff](#) | [Privacy Statement](#) | [Careers at UNIPAC](#)

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FIG. 6



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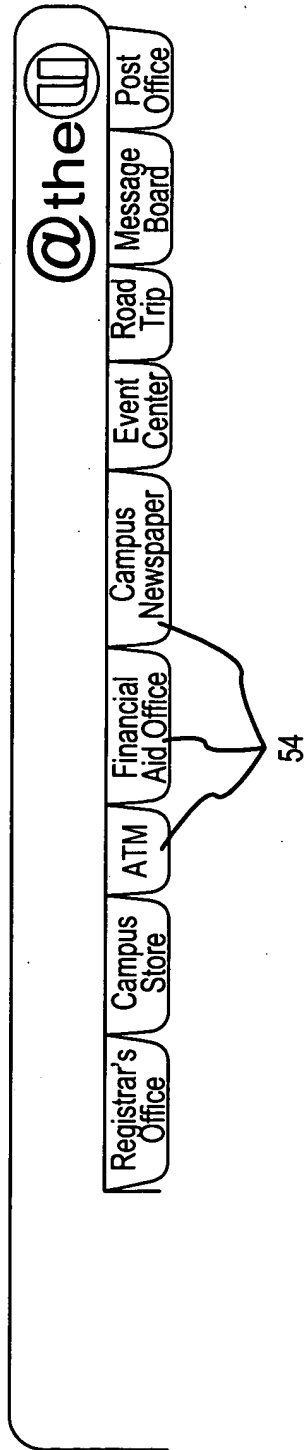


FIG. 7

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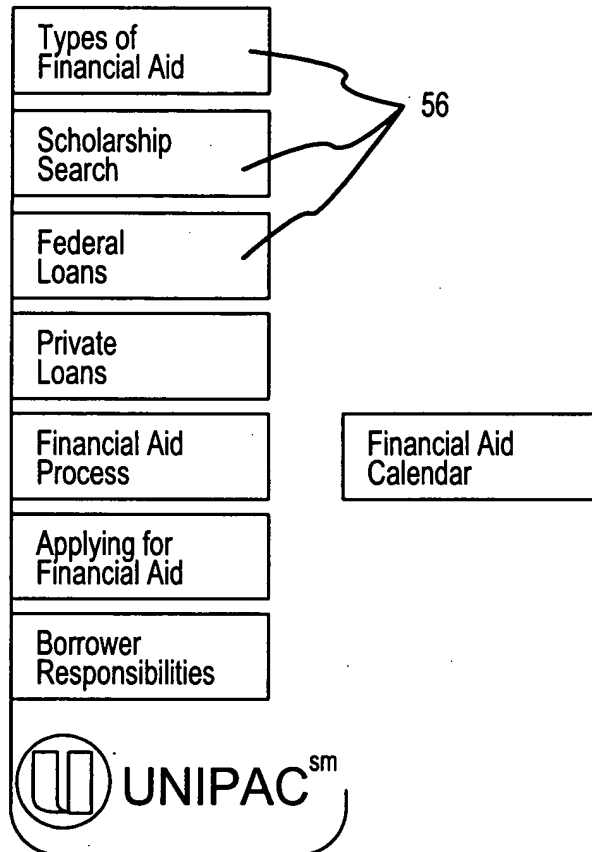
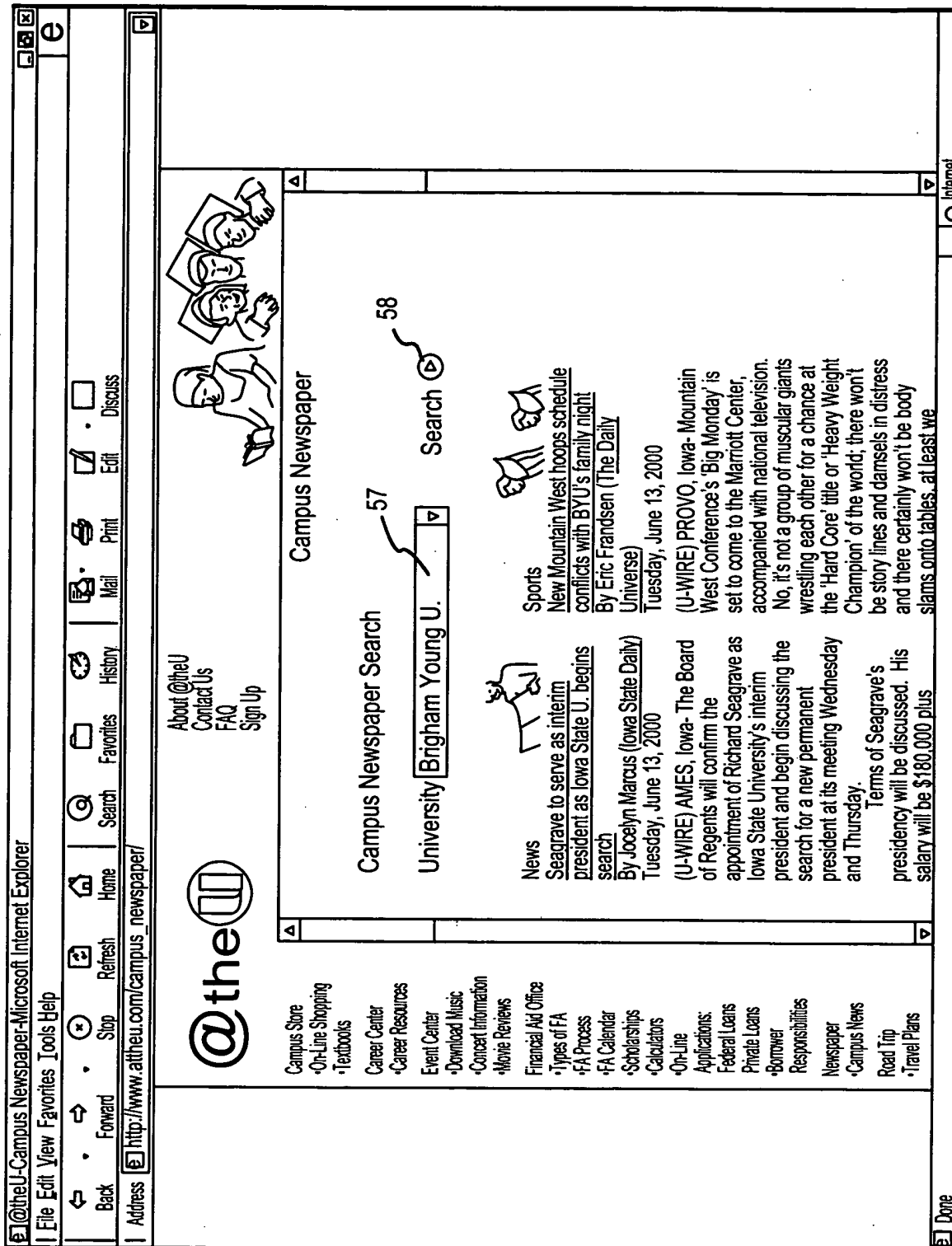


FIG.8

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FIG. 9

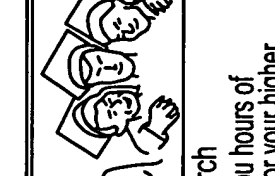


[@theU](#)

By answering the questions that follow, SRN Express will save you hours of research as you look for financial aid and scholarship resources for your higher education. You have the best chance to locate funds if you start your research 10 to 16 months before the academic year of interest.

Scholarship Search

About @theU
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FAQ
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Personal Information

State of Legal Residence [Any State] ▼
Sex ☐ Male ☒ Female
Race [Any Race] ▼ (primary)
[Any Race] ▼ (secondary)
Heritage [Any Heritage] ▼ (primary)
[Any Heritage] ▼ (secondary)
Religion [Any Religion] ▼
Citizenship United States ▼

Enrollment Information

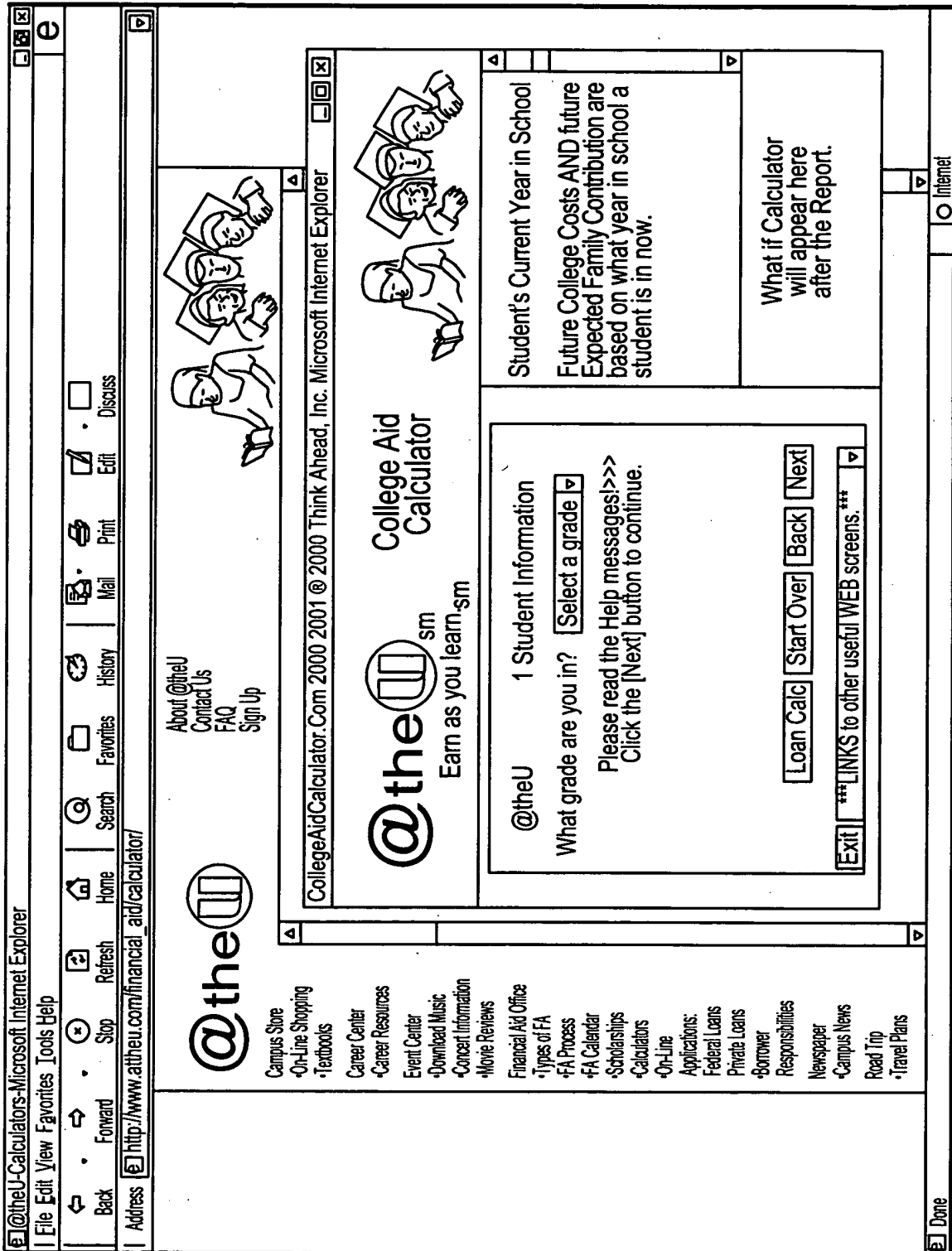
Scholarship Grade Level [1st Year/Freshman] ▼
Career Objectives [] (List of Career Codes)
Course of Study [] (List of Codes)
Grade Point Average 0.00 (GPA on a 4.0 Scale)

Campus Store
• On-Line Shopping
• Textbooks
Career Center
• Career Resources
Event Center
• Download Music
• Concert Information
• Movie Reviews
Financial Aid Office
• Types of FA
• FA Process
• FA Calendar
• Scholarships
• Calculators
On-Line Applications:
Federal Loans
Private Loans
• Borrower Responsibilities
Newspaper
• Campus News
Road Trip
• Travel Plans

Address http://www.atheu.com/financial_aid/scholarships/

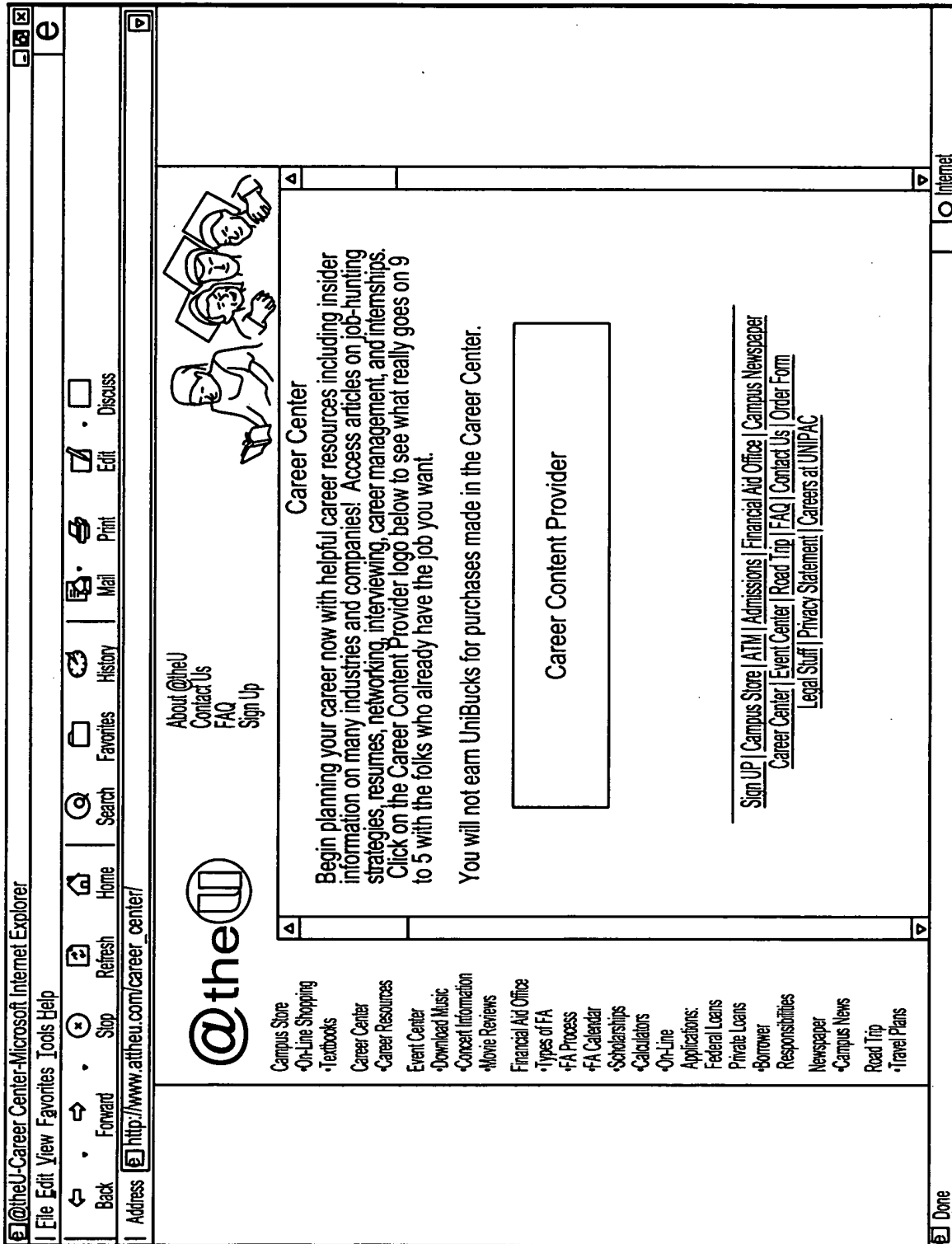
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FIG. 11



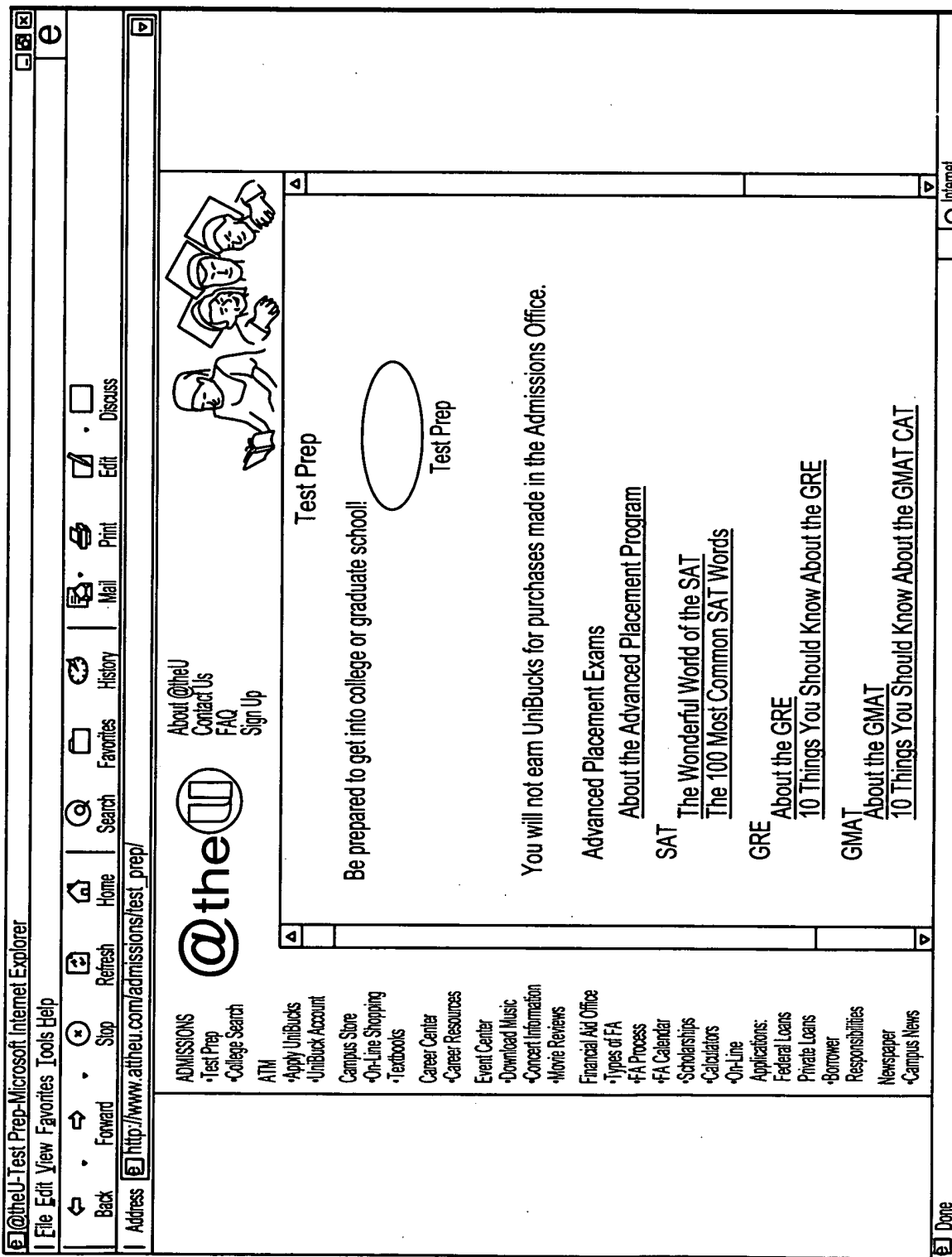
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FIG. 12



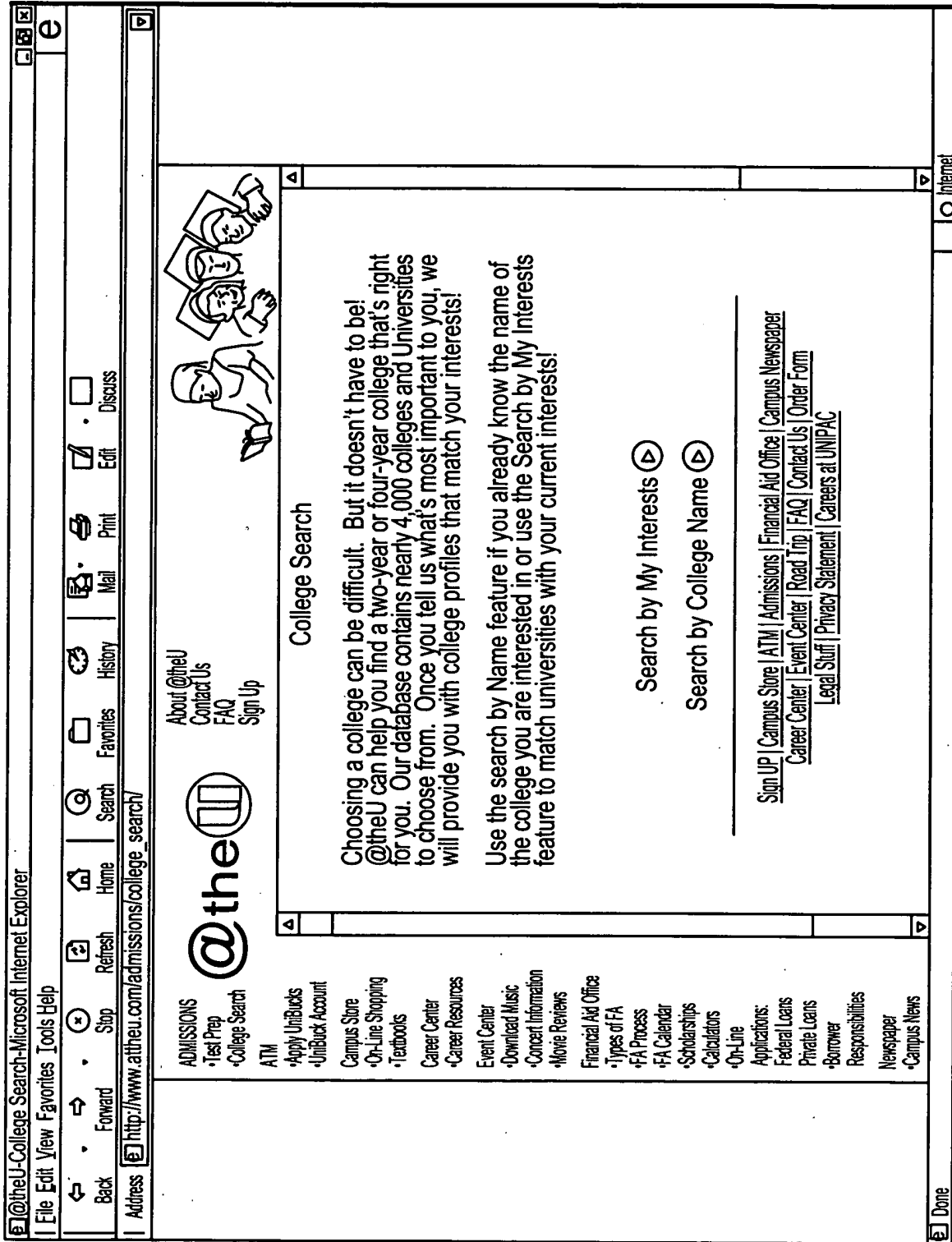
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FIG. 13



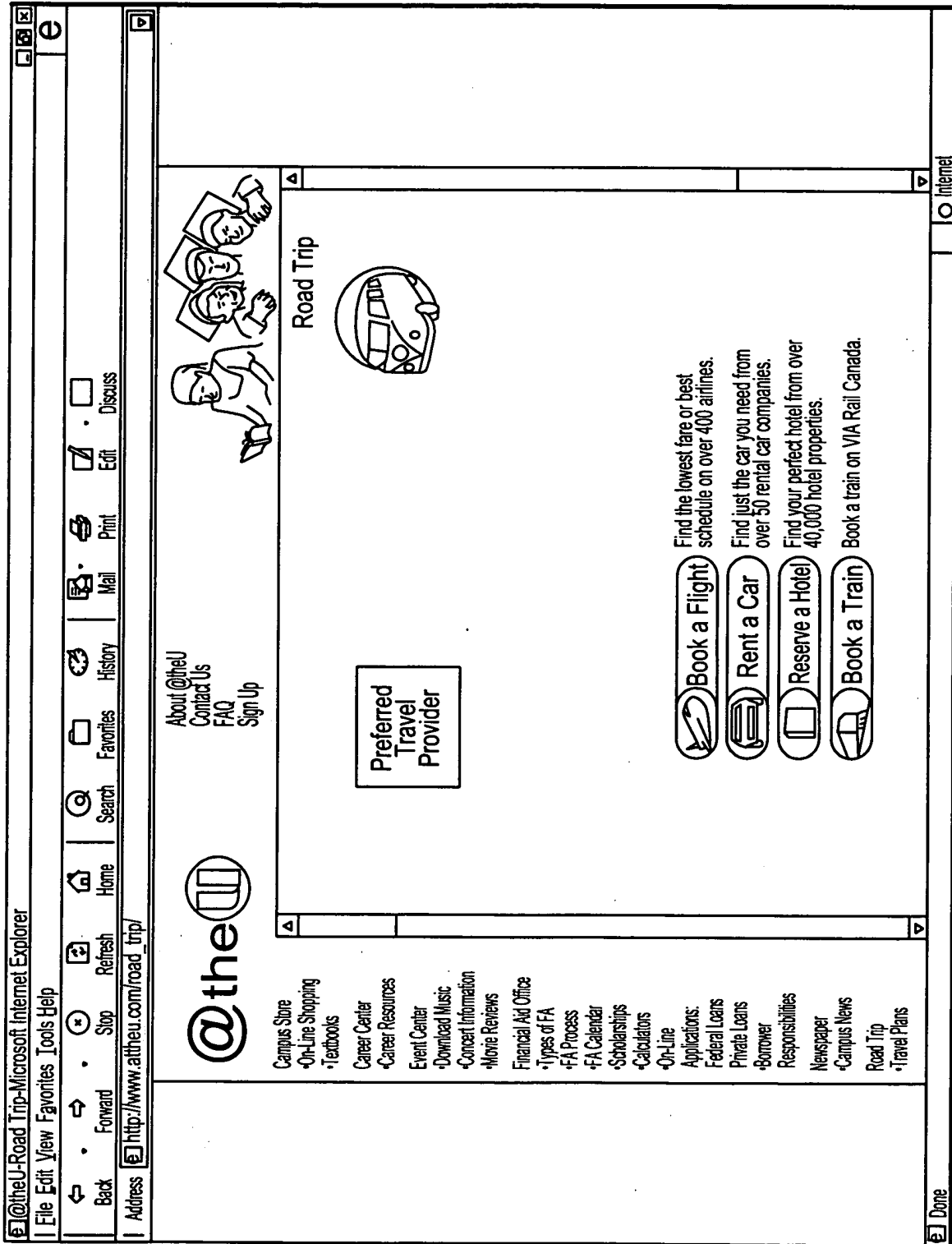
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FIG.14



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FIG.15



LOYALTY REWARD PROGRAM FOR REDUCING
THE BALANCE OF A LOAN OBLIGATION

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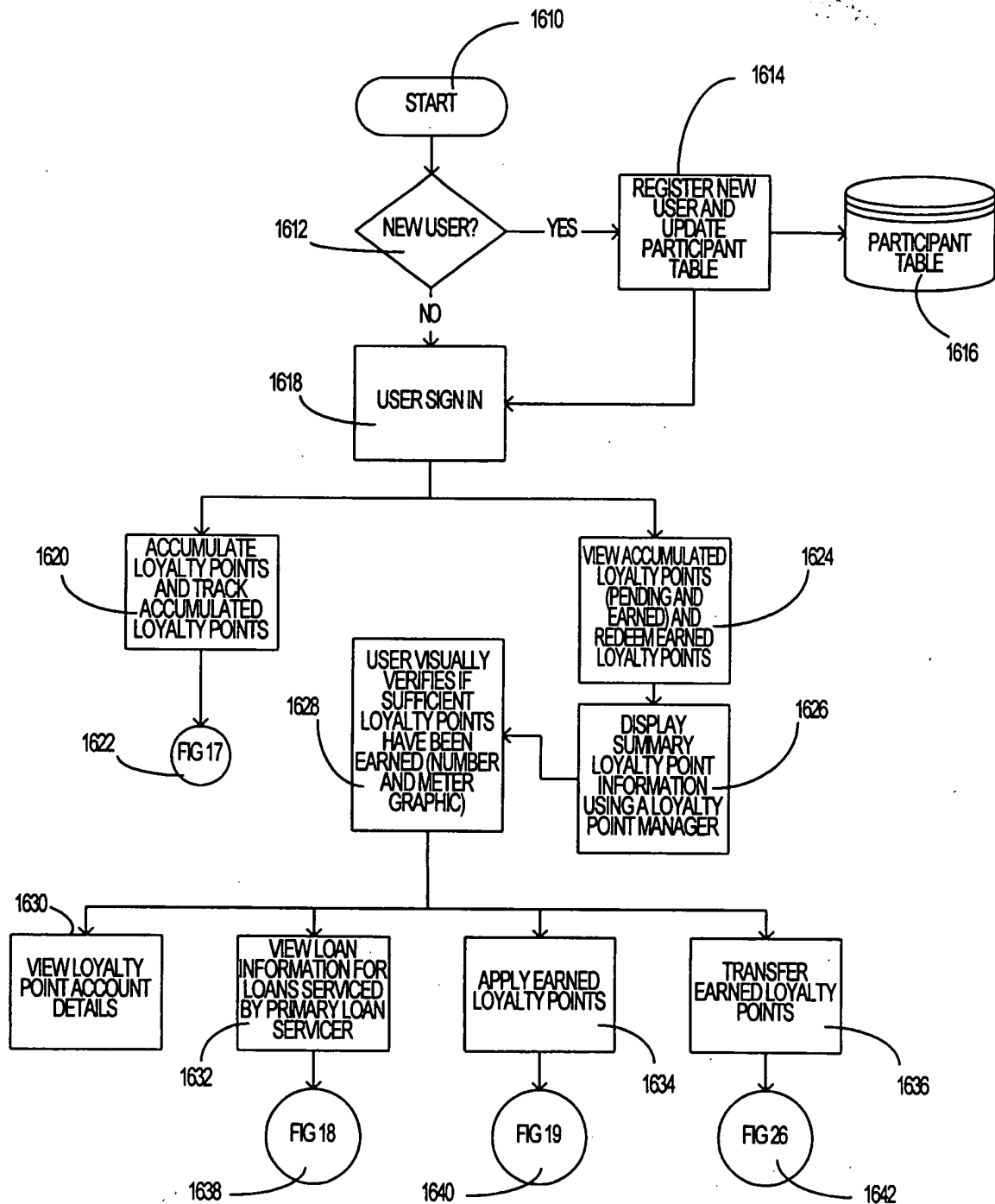


FIG. 16

LOYALTY REWARD PROGRAM FOR REDUCING
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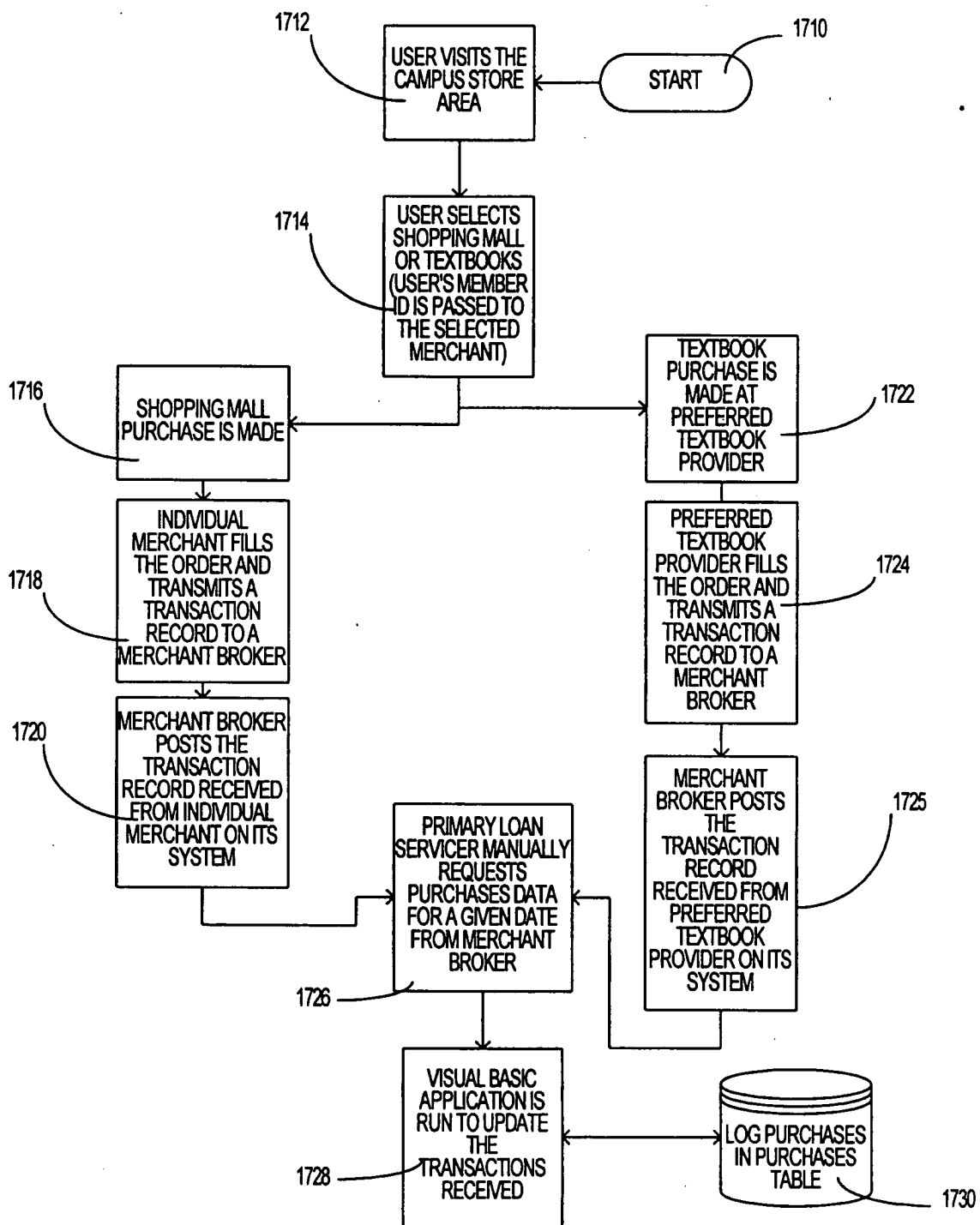


FIG. 17

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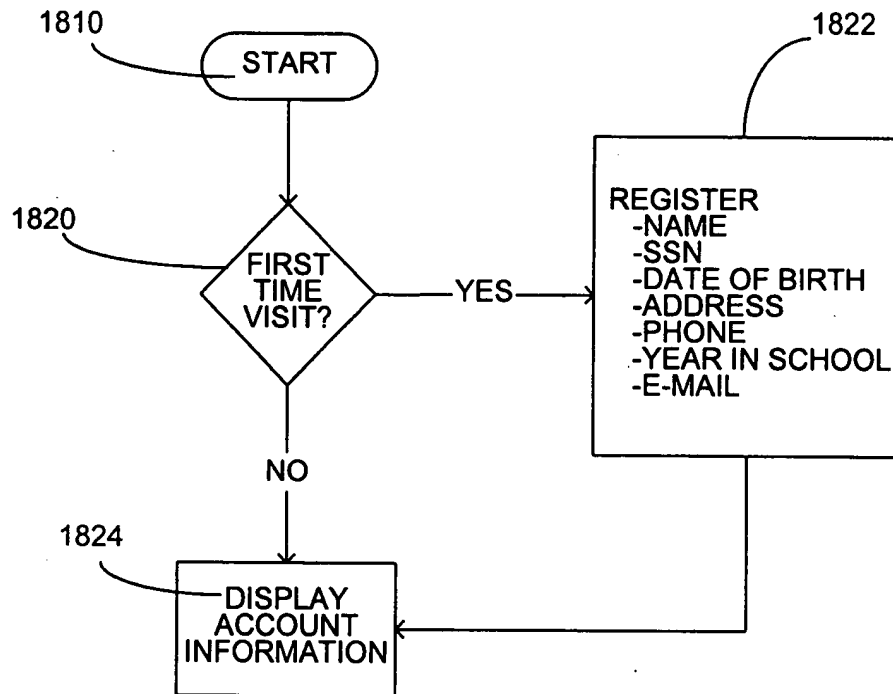


FIG. 18

LOYALTY REWARD PROGRAM FOR REDUCING
THE BALANCE OF A LOAN OBLIGATION

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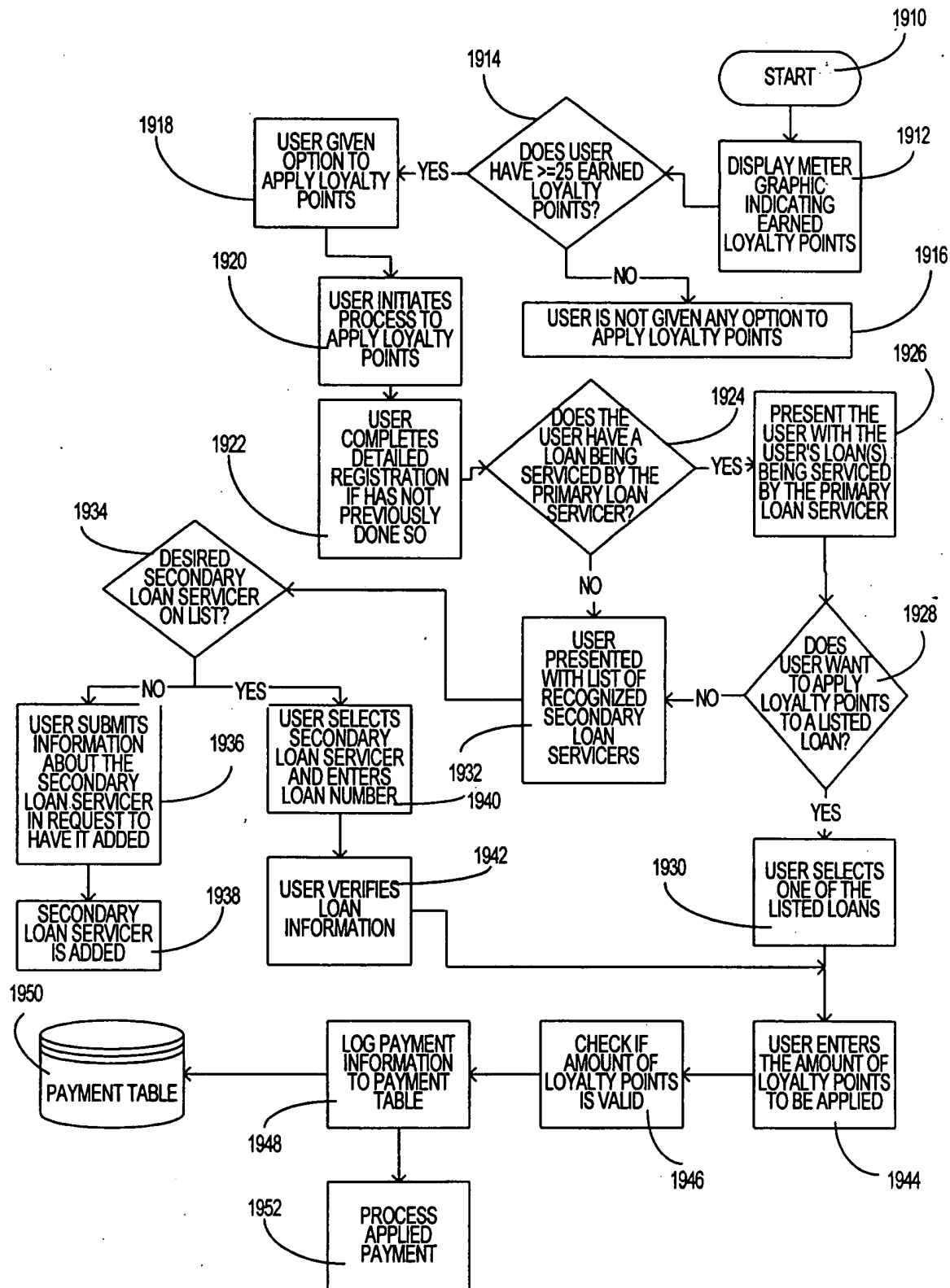


FIG. 19

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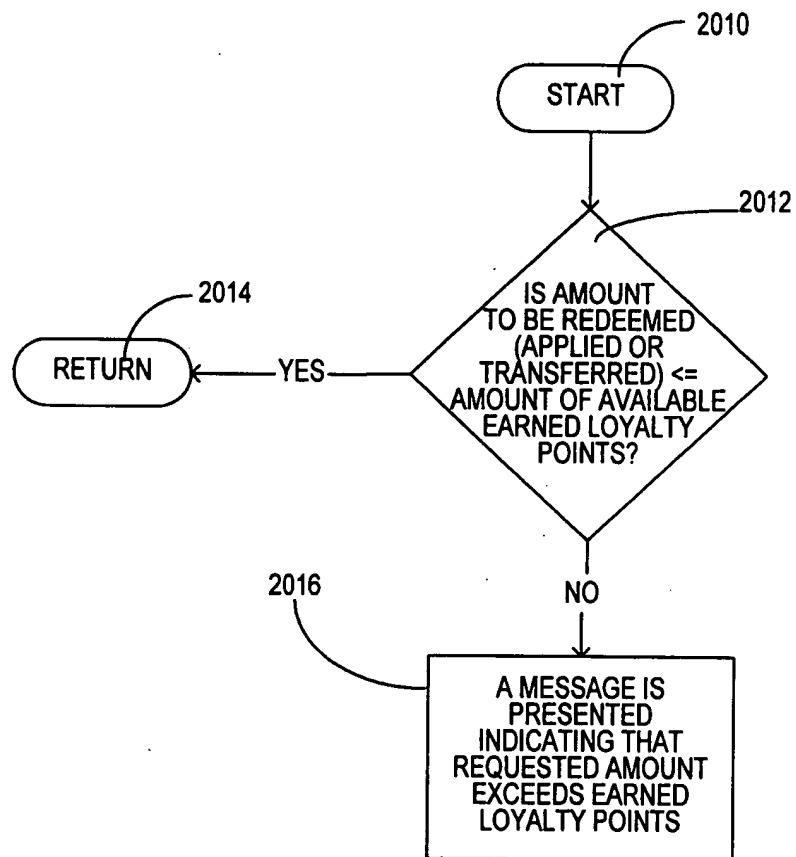


FIG. 20

LOYALTY REWARD PROGRAM FOR REDUCING
THE BALANCE OF A LOAN OBLIGATION

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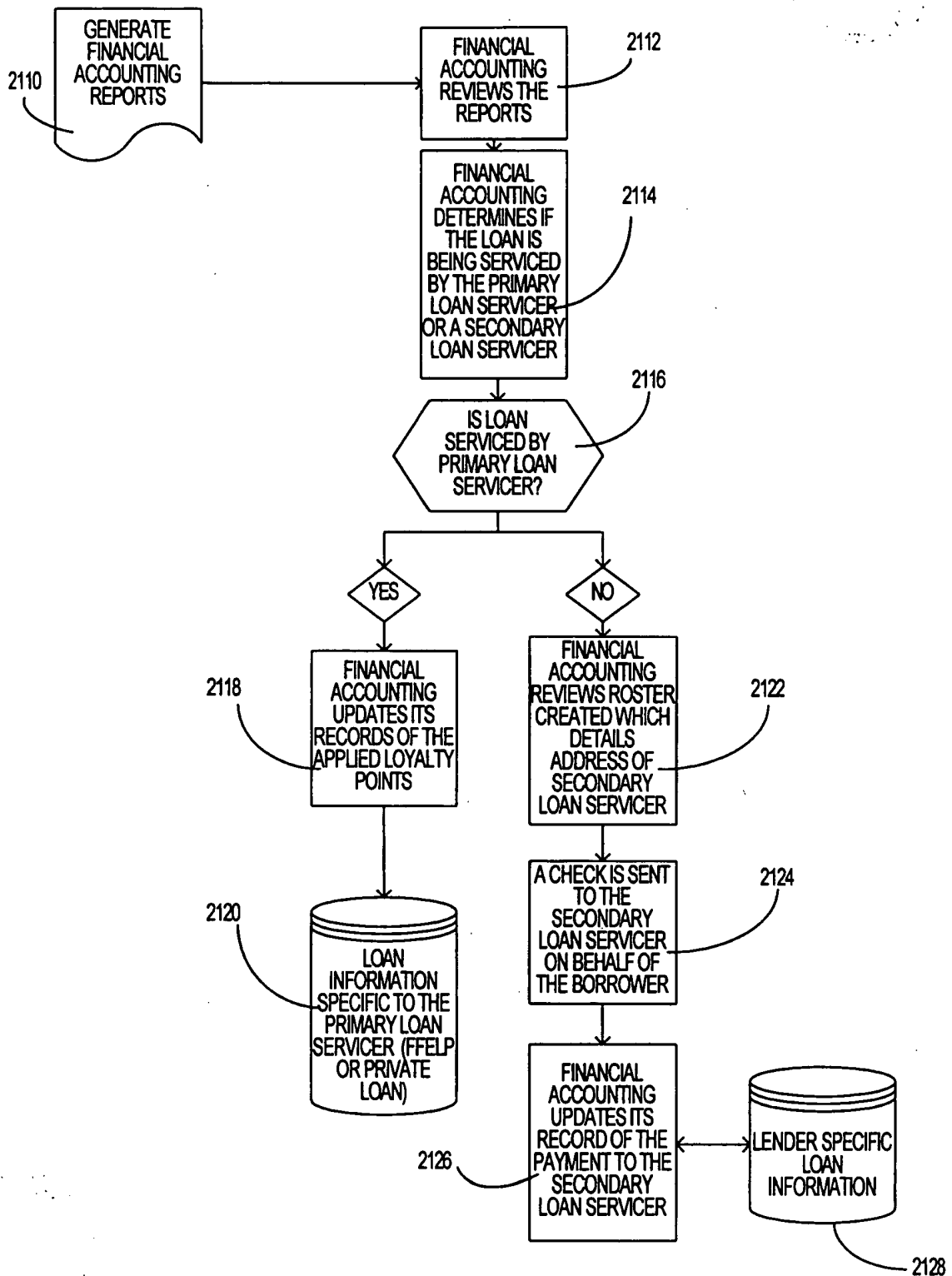


FIG. 21

LOYALTY REWARD PROGRAM FOR REDUCING
THE BALANCE OF A LOAN OBLIGATION

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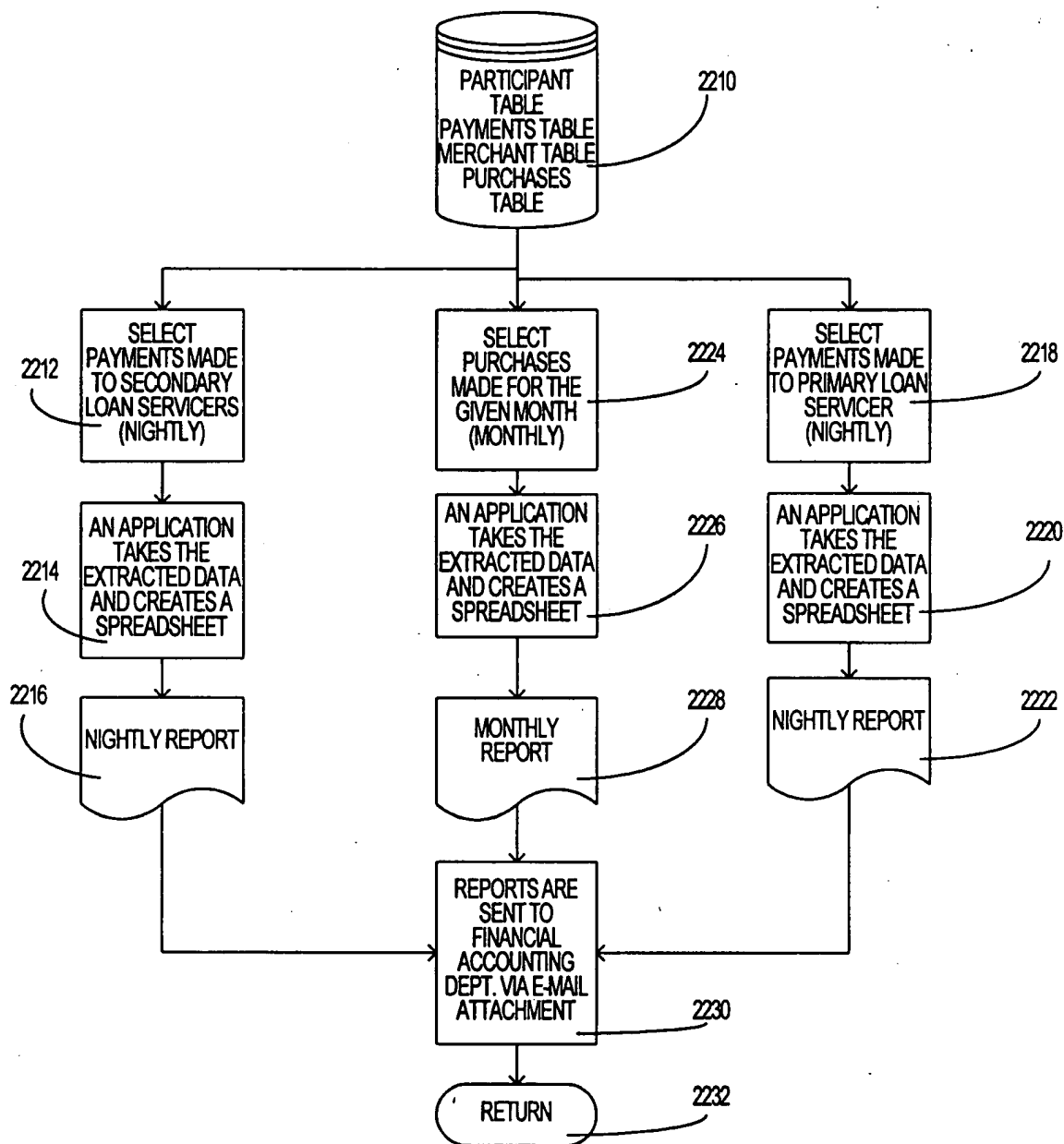


FIG. 22

LOYALTY REWARD PROGRAM FOR REDUCING
THE BALANCE OF A LOAN OBLIGATION

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Nightly Loyalty Points Servicer Transfer Report
January 11, 2000

<u>Trans. Date</u>	<u>Parti-ID</u>	<u>SSN</u>	<u>Last Name</u>	<u>First Name</u>	<u>Servicer</u>	<u>Address</u>	<u>City</u>	<u>St.</u>	<u>Zip</u>	<u>Amount</u>
11/21/2000	89	123-99-2222	Cooper	Gus	Sallie Mae	11600 Sallie Mae Dr.	Reston	VA	20193	(\$30.00)
11/21/2000	1234	777-55-8888	Crandell	Bob	Herget Nat. Bnk.	123 S. Fourth St.	Pekin	IL	61610	(\$15.00)

FIG.23

LOYALTY REWARD PROGRAM FOR REDUCING
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Monthly Loyalty Points Earned Report
December 1999

<u>Trans. Date</u>	<u>Parti-ID</u>	<u>Merchant ID</u>	<u>Purch. Amount</u>	<u>Borr. Comm.</u>	<u>Unipac Rev.</u>	<u>Total Comm.</u>
11/01/1999	1425	Borders.com	\$45.00	\$2.25	\$0.90	\$3.15
11/02/1999	121	Toysrus.com	\$30.00	\$1.50	\$0.25	\$1.75
11/03/1999	6	BigWords.com	\$100.00	\$5.00	\$3.00	\$8.00
		Grand Total	\$175.00	\$8.75	\$4.15	\$12.90

FIG.25

Nightly Loyalty Points Payments Report
January 12, 2000

<u>Trans Date</u>	<u>Parti-ID</u>	<u>SSN</u>	<u>Ln. #</u>	<u>Last Name</u>	<u>First Name</u>	<u>Office</u>	<u>Submitted Amount</u>	<u>Additional 20%</u>	<u>Total Pmt. Amount</u>
01/11/2000	89	123-45-2545	2	Doe	John	Denver	(\$30.00)	(\$6.00)	(\$36.00)
01/11/2000	23	235-65-9786	1	Jordan	Matthew	Denver	(\$75.00)	(\$15.00)	(\$90.00)
							Sub-Total		(\$126.00)
01/11/2000	242	476-87-9999	3	Cooper	Gus	Lincoln	(\$15.00)	(\$3.00)	(\$18.00)
							Sub-Total		(\$18.00)
01/11/2000	353	555-44-3333	Pvt.	Davis	Kris	St. Paul	(\$30.00)	(\$6.00)	(\$36.00)
							Sub-Total		(\$36.00)
							Grand Total		(\$180.00)

FIG.24

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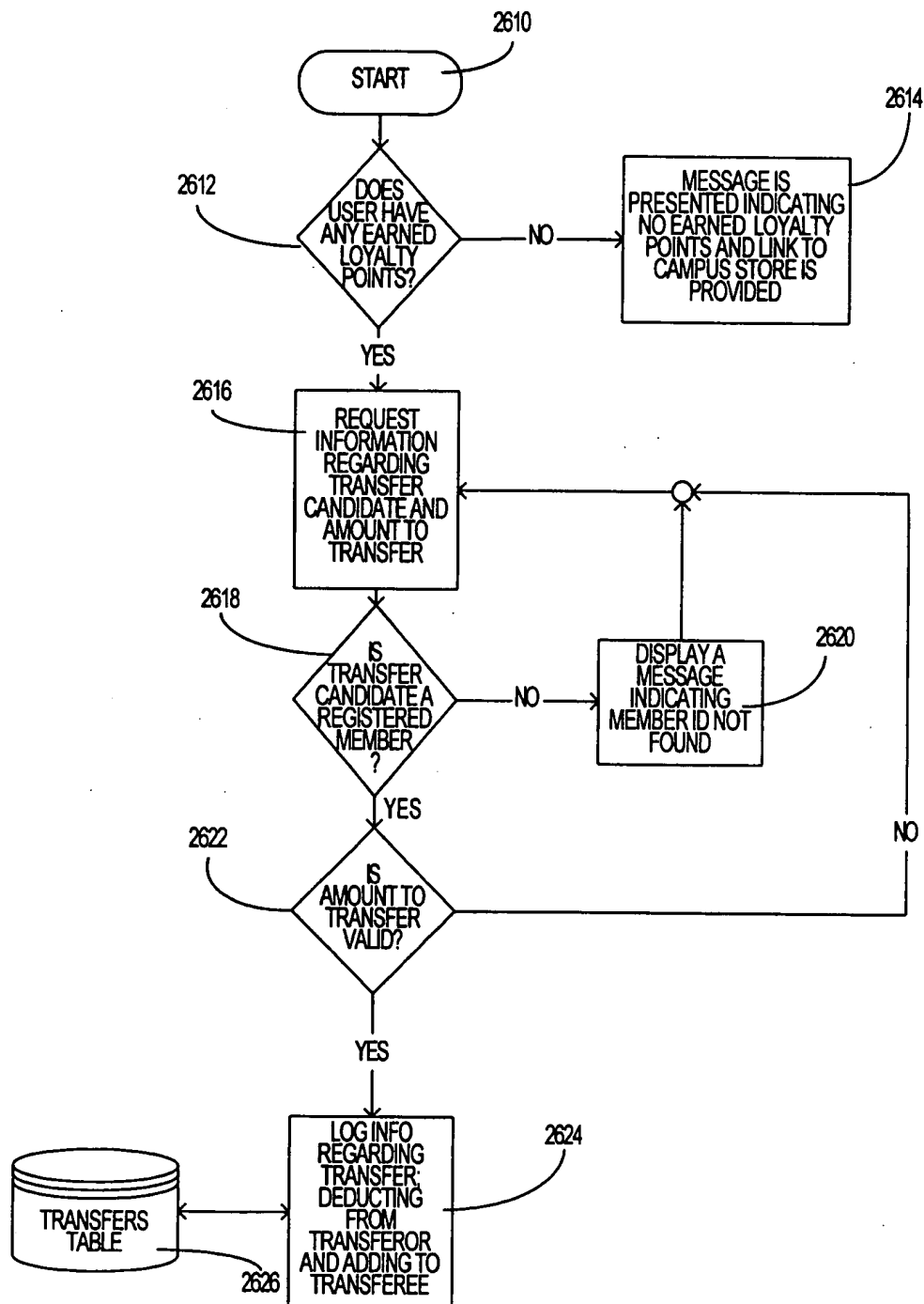


FIG. 26

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FIG.27

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Mail Print Edit Discuss

Address http://www.atheu.com/admissions/register/new_user/default.asp

ADMISSIONS

- Test Prep
- College Search

ATM

- Apply UniBucks
- UniBuck Account

Campus Store

- On-Line Shopping
- Textbooks

Career Center

- Career Resources

Event Center

- Download Music
- Concert Information
- Movie Reviews

Financial Aid Office


- Types of FA
- FA Process
- FA Calendar
- Scholarships
- Calculators
- On-Line Applications:

Federal Loans

- Private Loans
- Borrower Responsibilities

Newspaper

- Campus News




About @theU

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Register

Member Registration Form

Thank you for your interest in @theU. This free member service is available to anyone interested! Please complete the registration form below and click the Continue button to begin using this exciting UNIPAC service

Year in School

Other-Parent, Friend, etc.

Email

Your E-Mail Address will be used in the UniBucks program and to send your forgotten password.


Username

Your Username will be used to uniquely identify you on @theU.

Password

Password (again)

Continue



Click to verify

Sign Up | Campus Store | ATM | Admissions | Financial Aid Office | Campus Newspaper

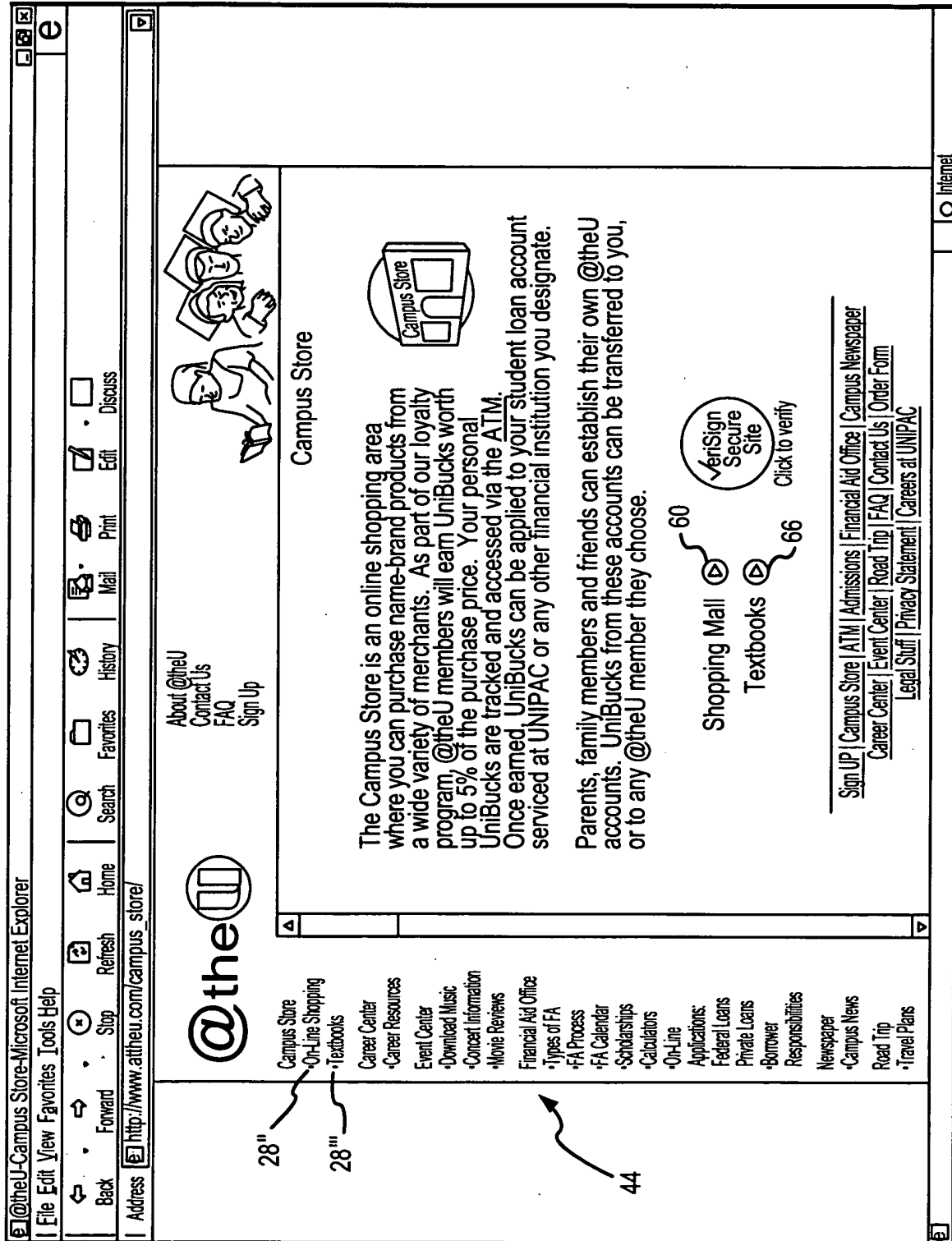
Career Center | Event Center | Road Trip | FAQ | Contact Us | Order Form

Legal Stuff | Privacy Statement | Careers at UNIPAC

Done

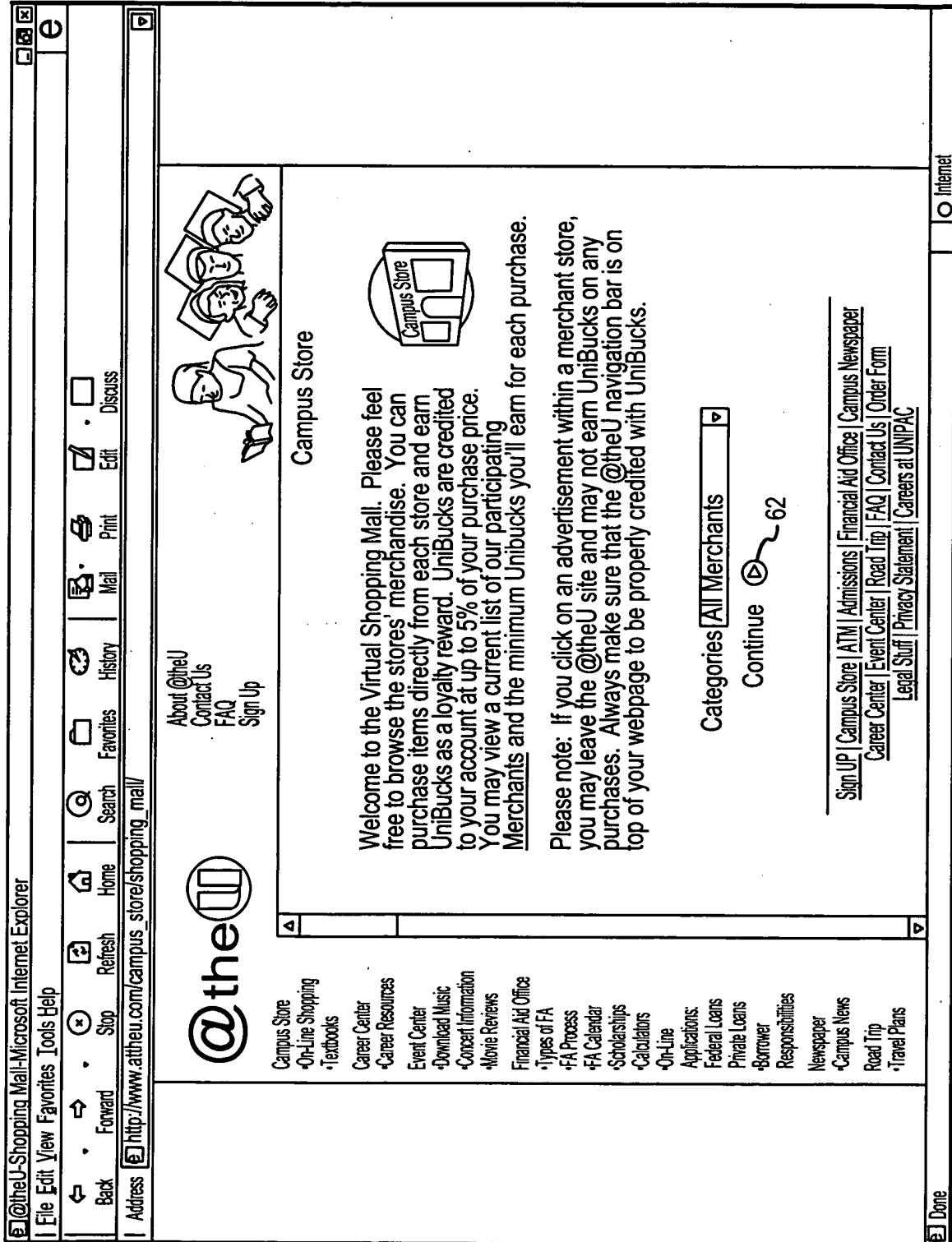
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FIG. 28



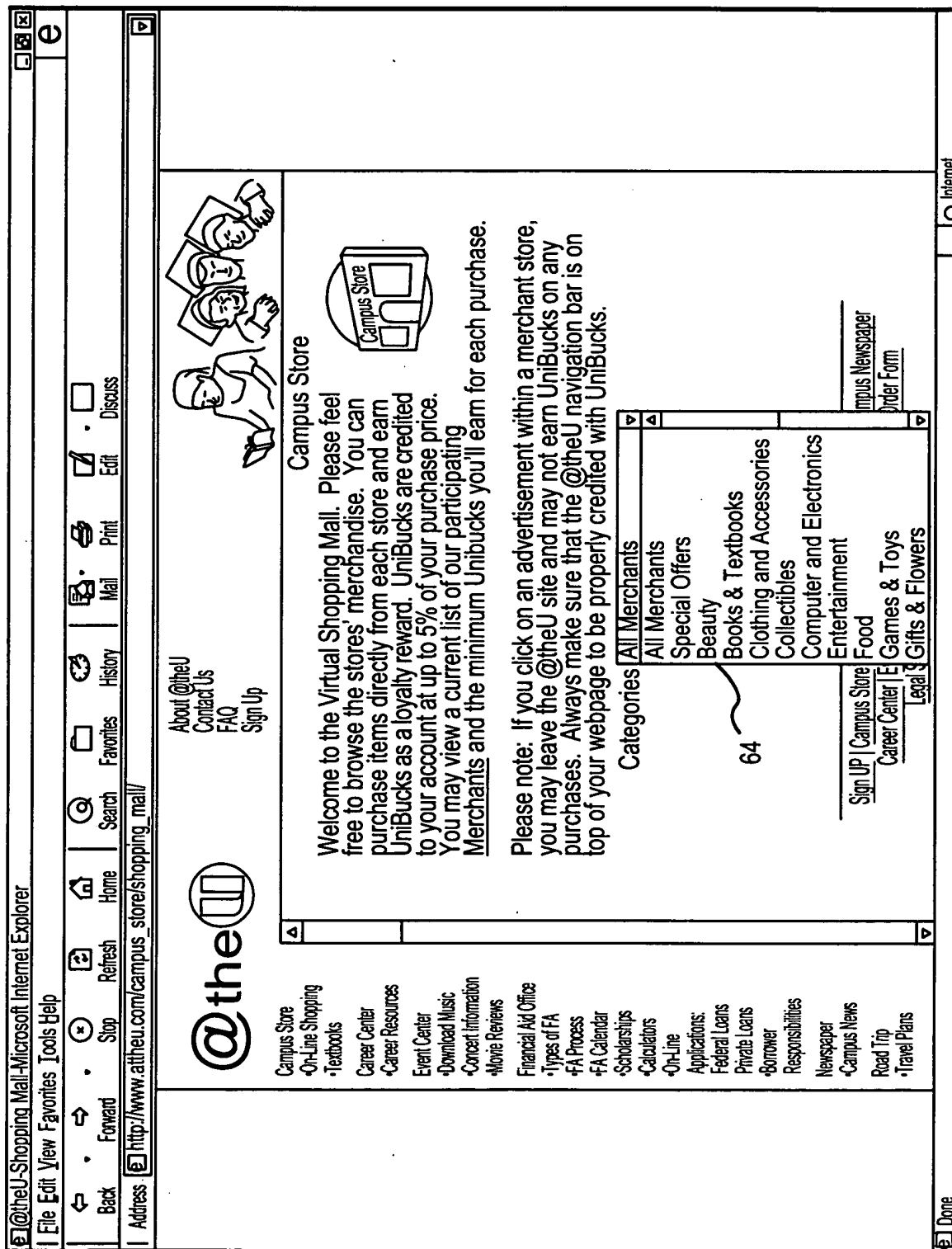
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FIG. 29



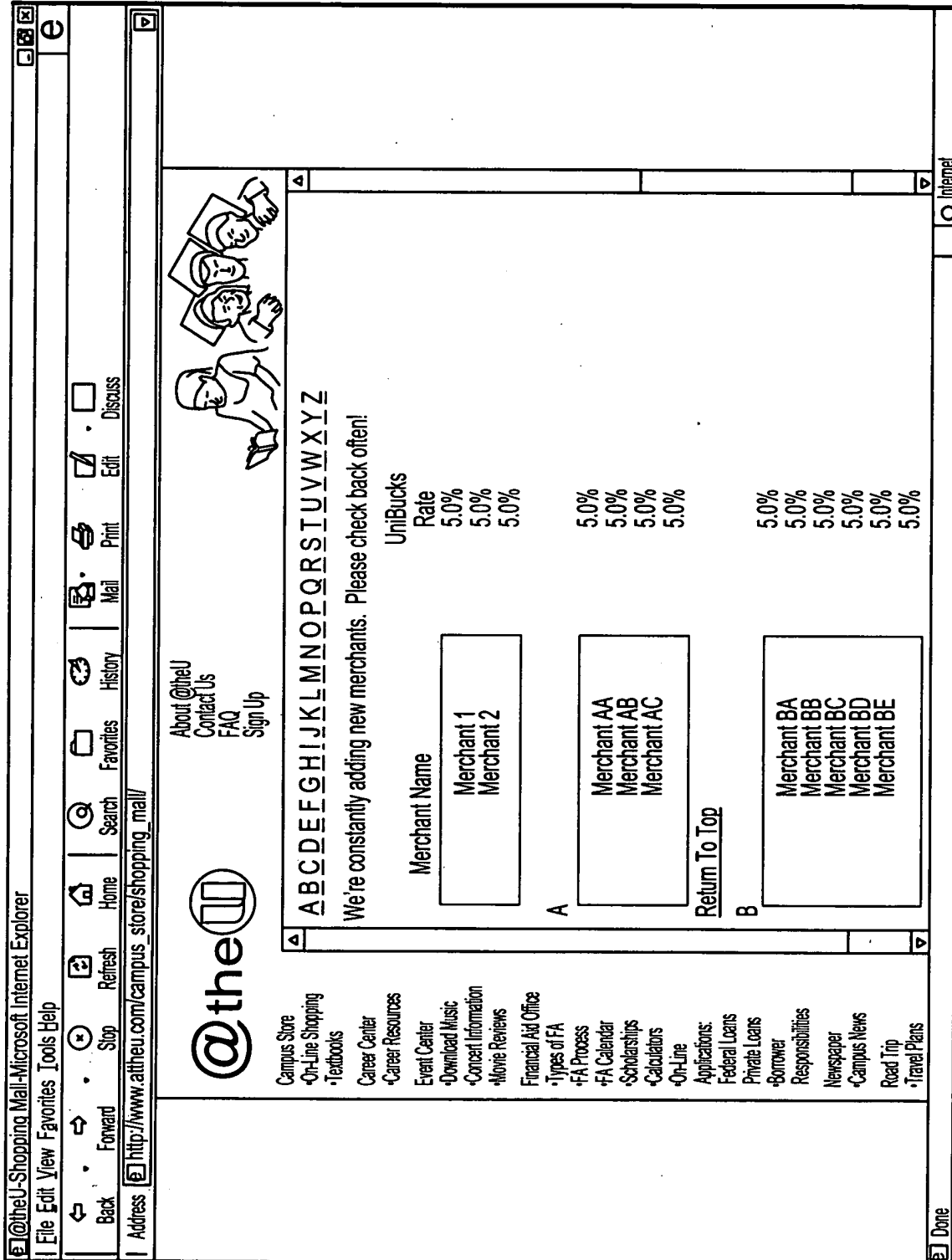
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FIG.30



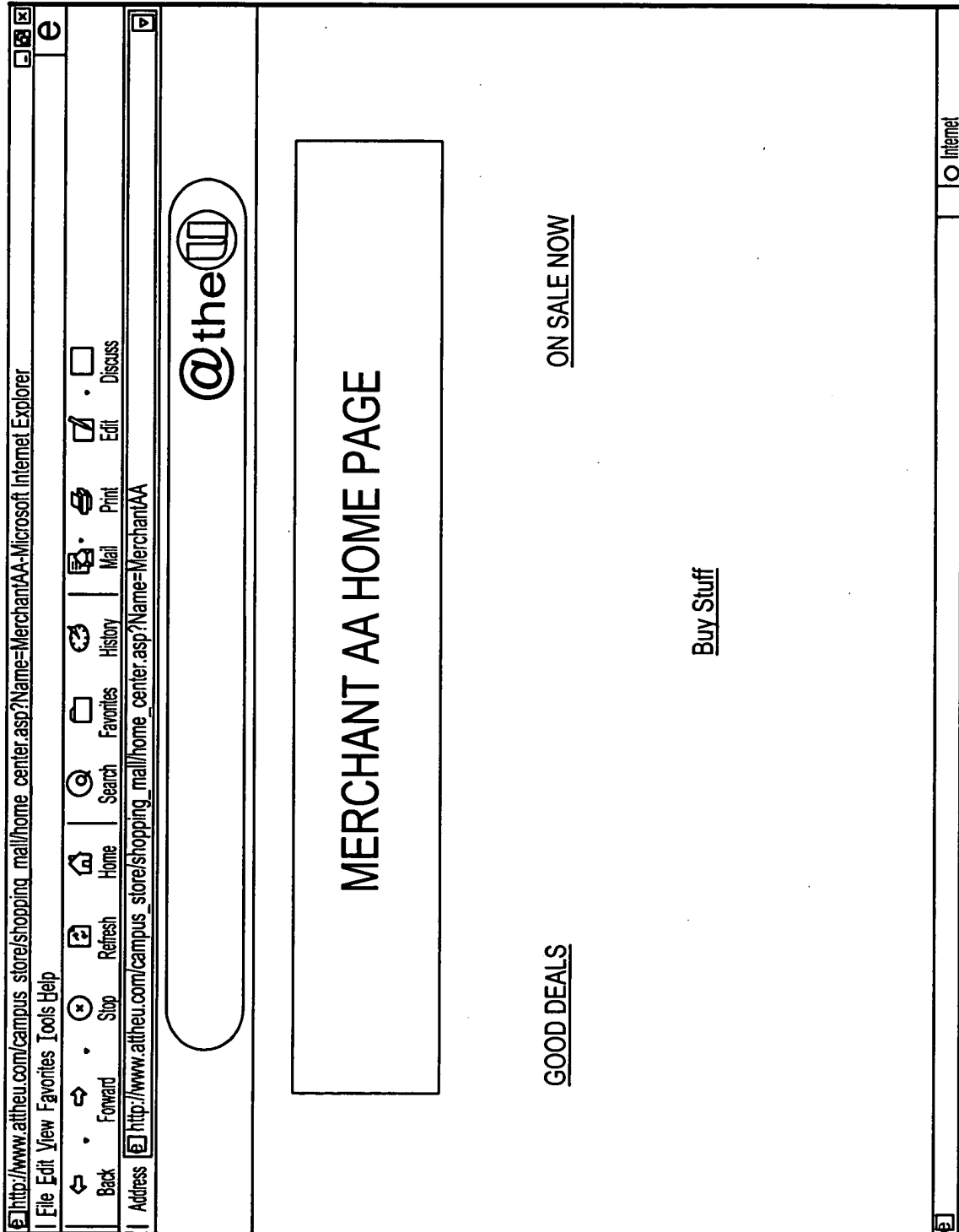
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FIG.31



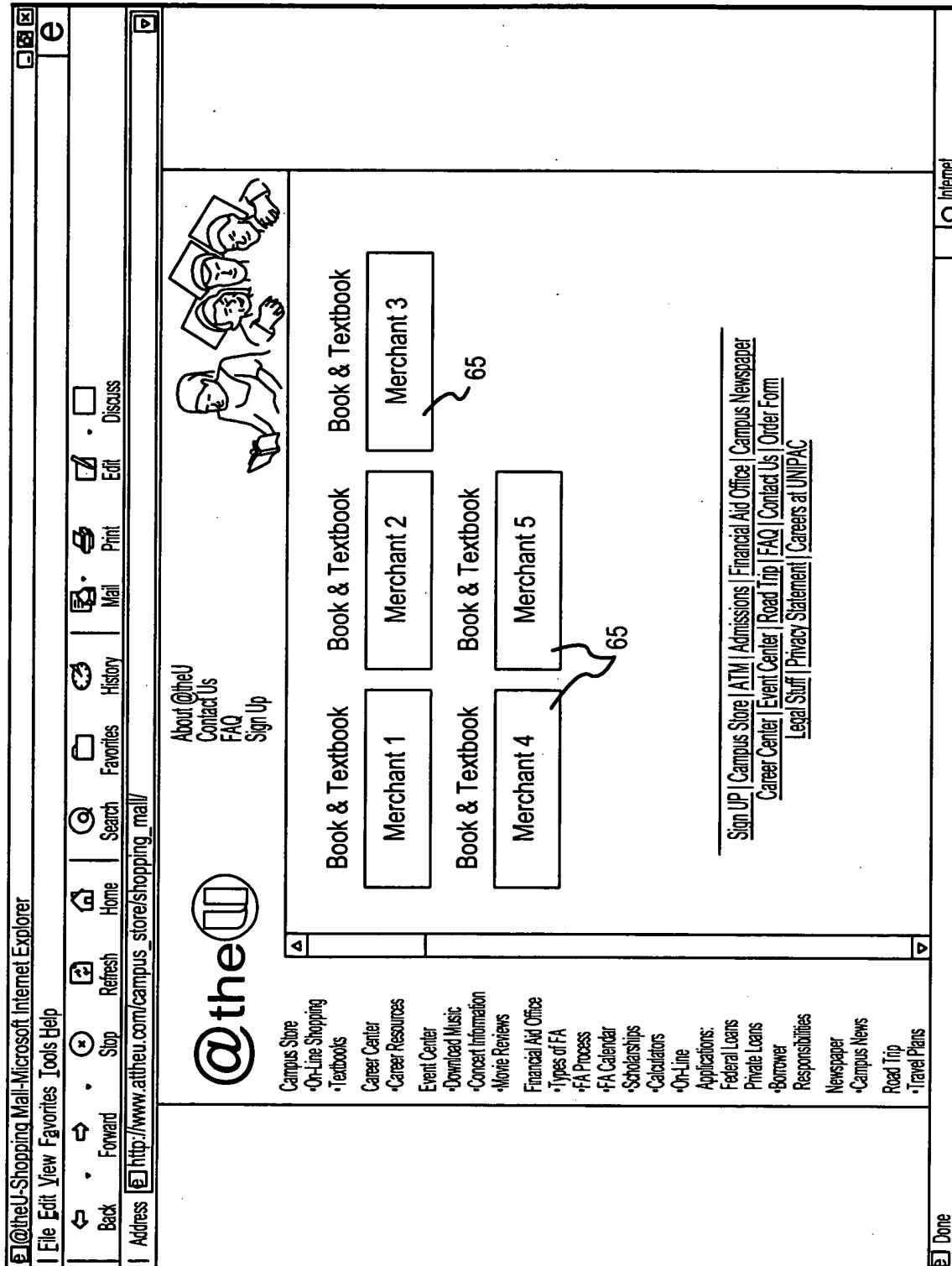
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FIG.32



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FIG.33

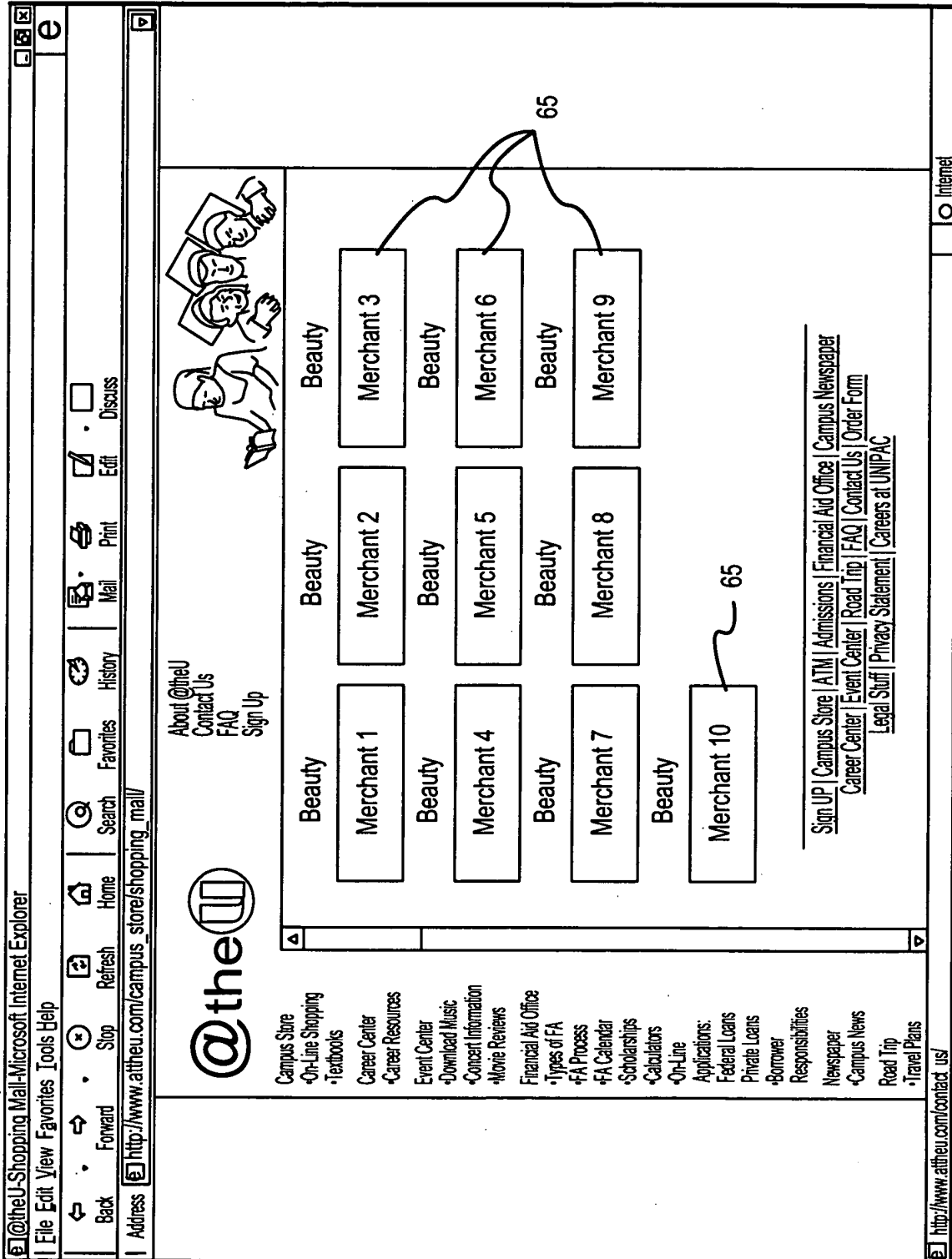


Internet

Done

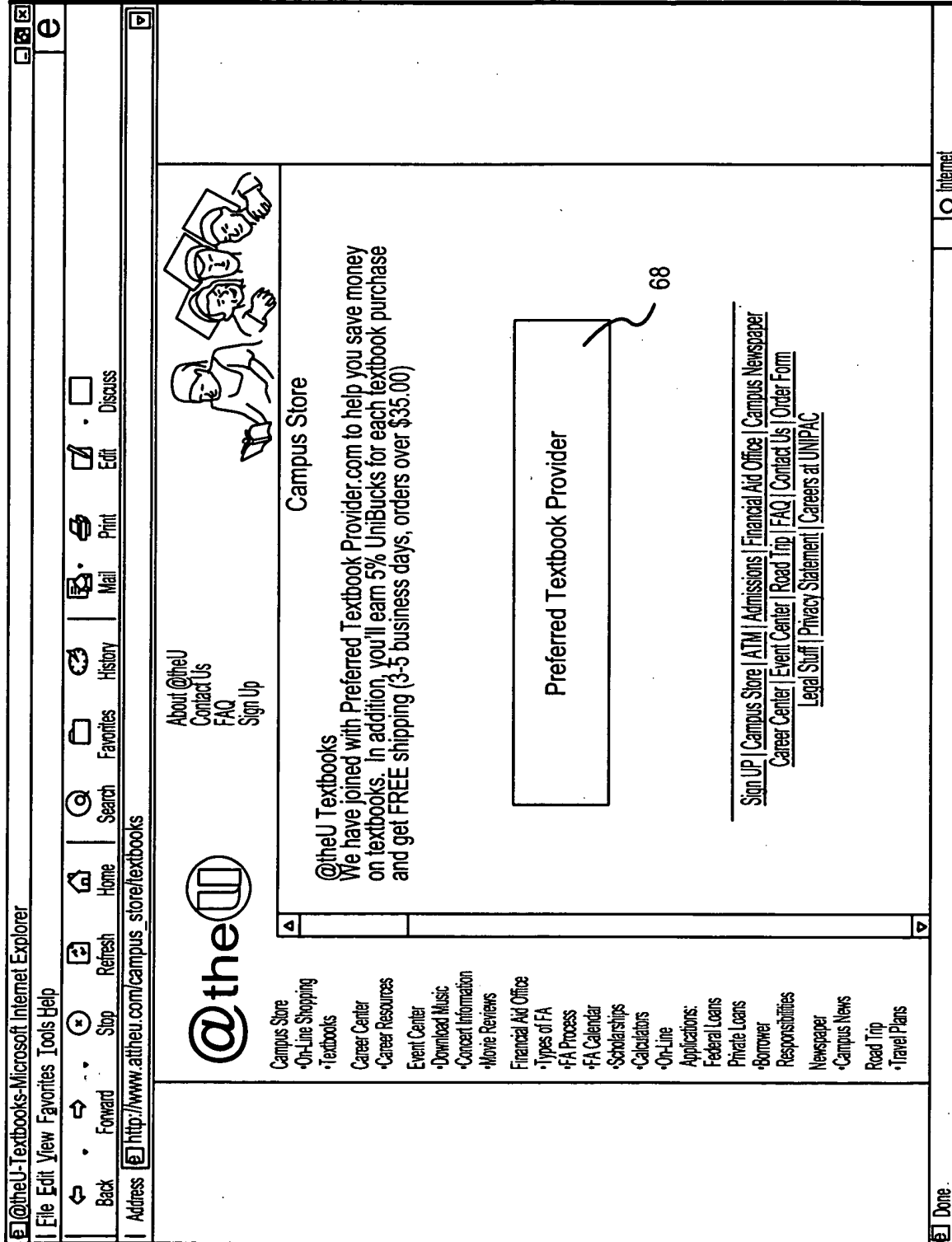
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FIG. 34



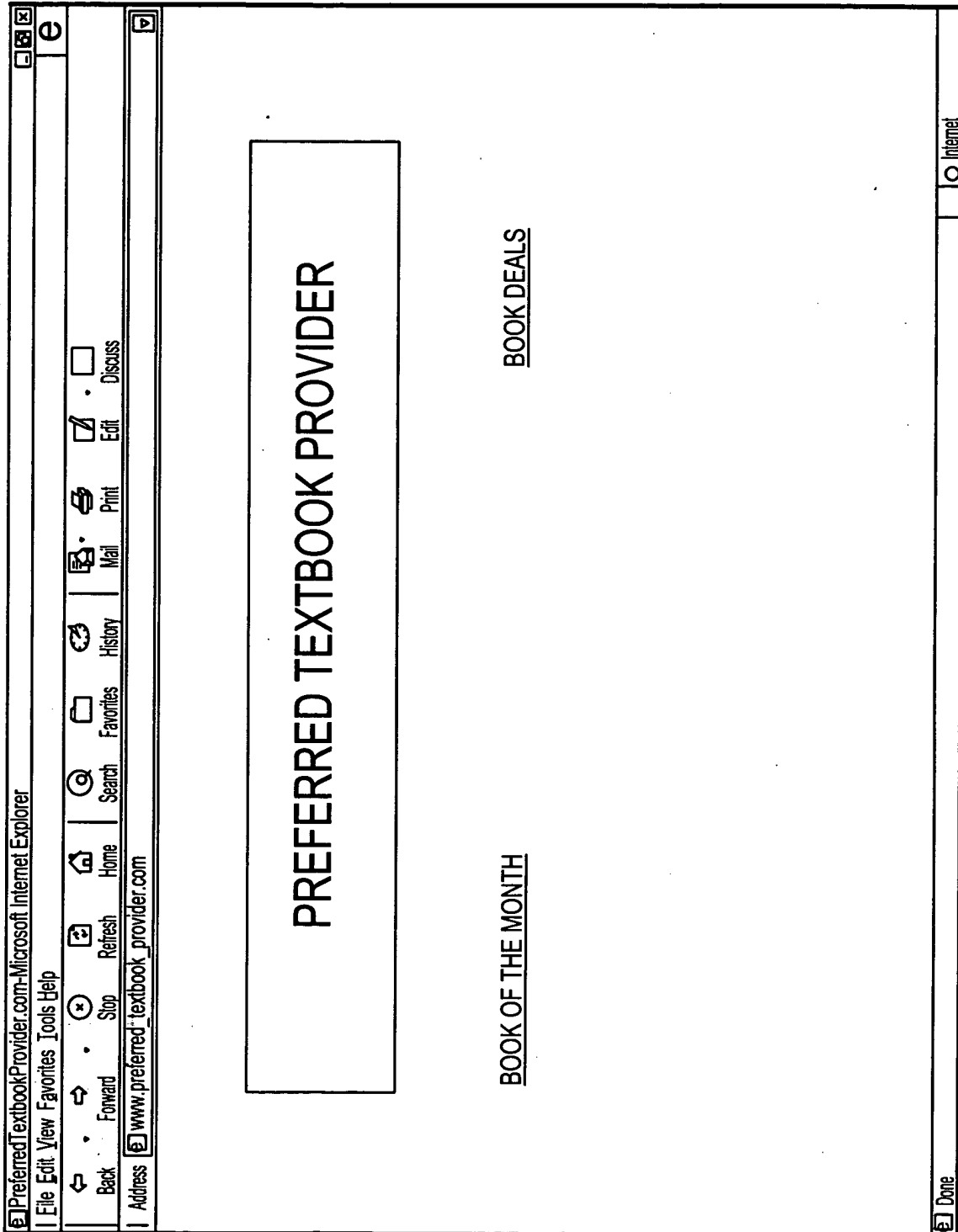
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FIG.35



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FIG.36



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FIG. 37

Welcome to @theU-Microsoft Internet Explorer

File Edit View Favorites Tools Help


Back Forward Stop Refresh Home Search Favorites History Mail Print Edit Discuss

Address <http://www.atheu.com/>



[About @theU](#)
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[FAQ](#)
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[Travel Plans](#)




Member Login

@theU Membership Required


This area of the web site is provided for current members of @theU. Please enter your username and password, then click on Continue. If you are not currently a member of @theU, why not [register now?](#)

Username:

Password:

Continue 

Forget Your Password?



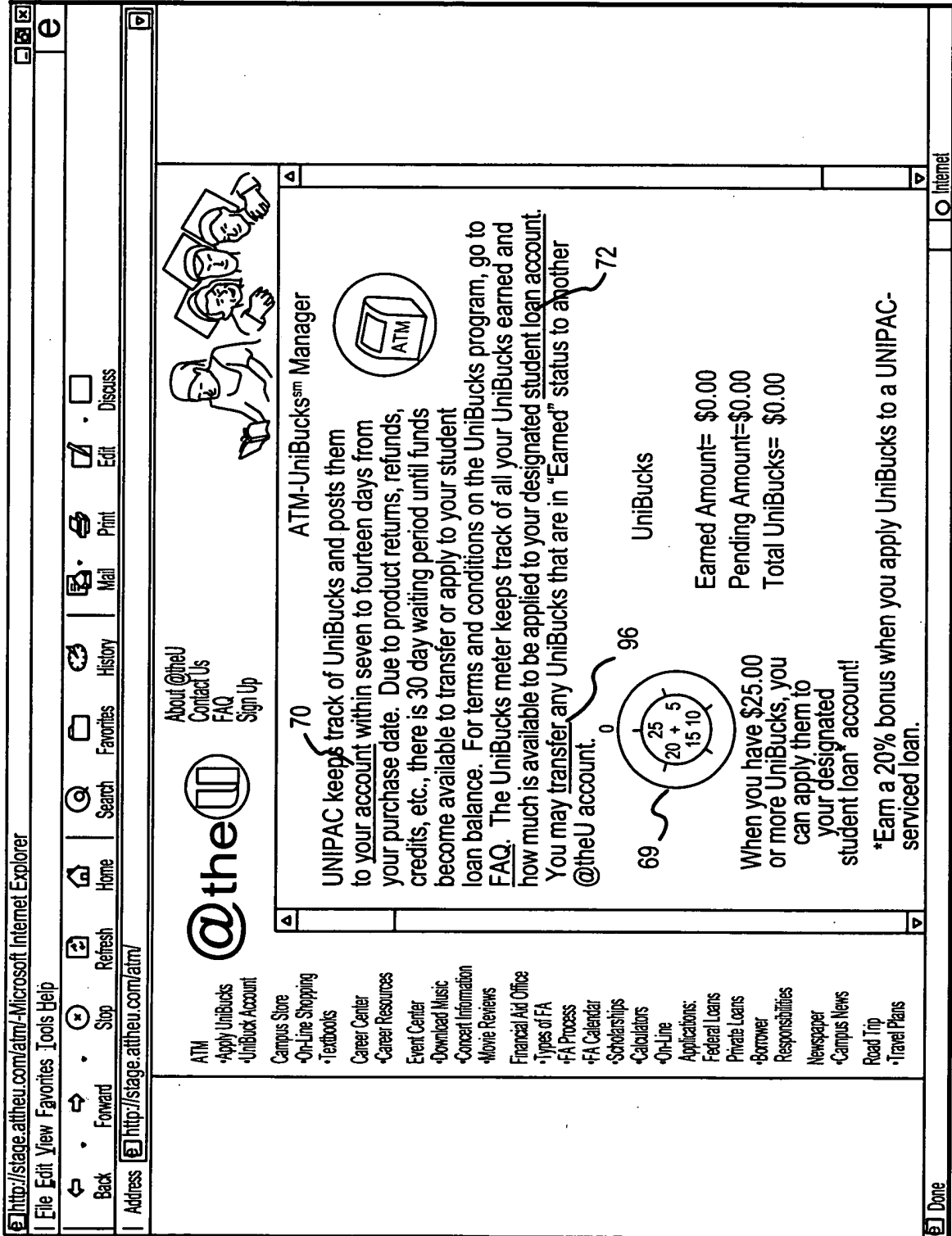
Click to verify

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Done Internet

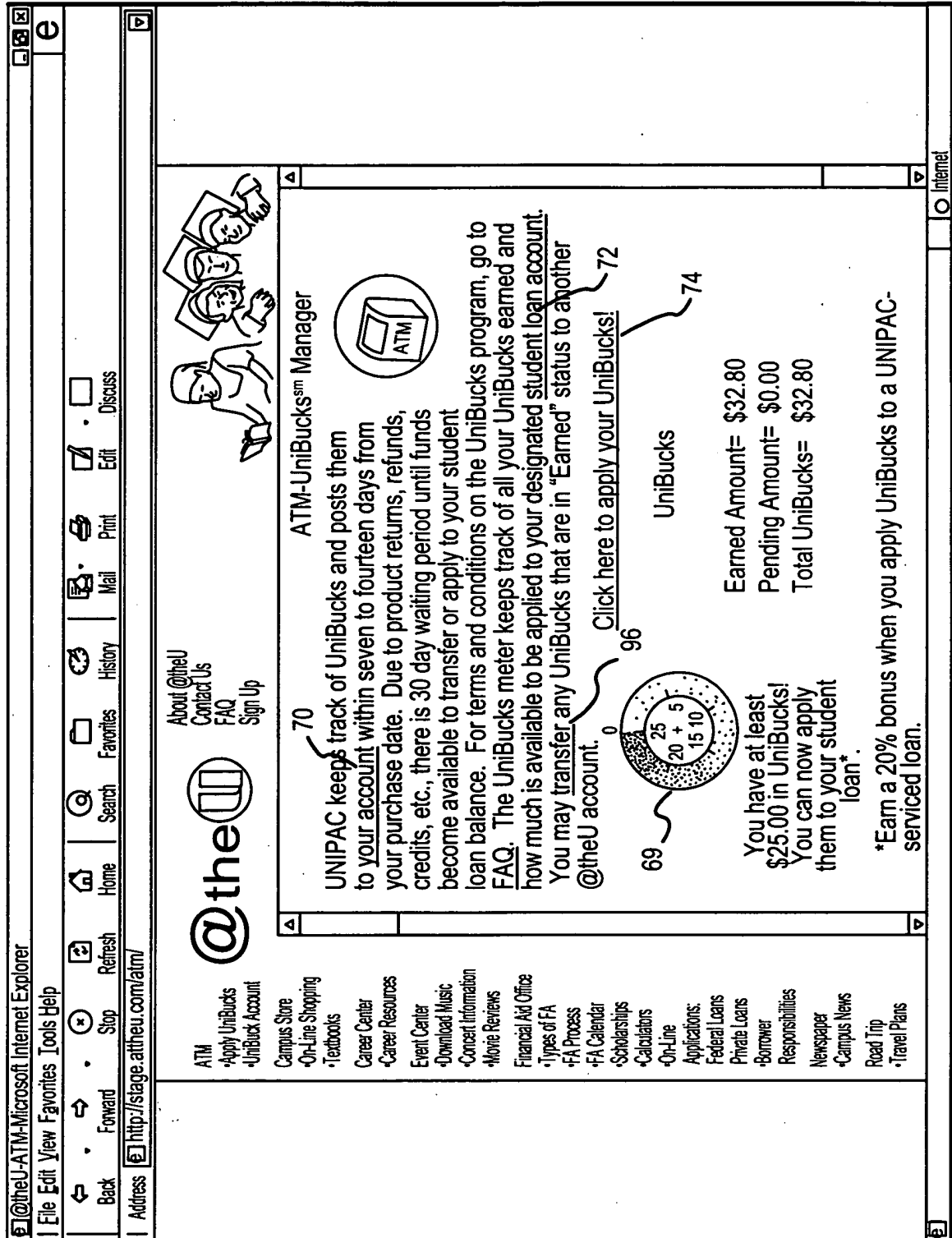
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FIG. 38



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FIG. 39



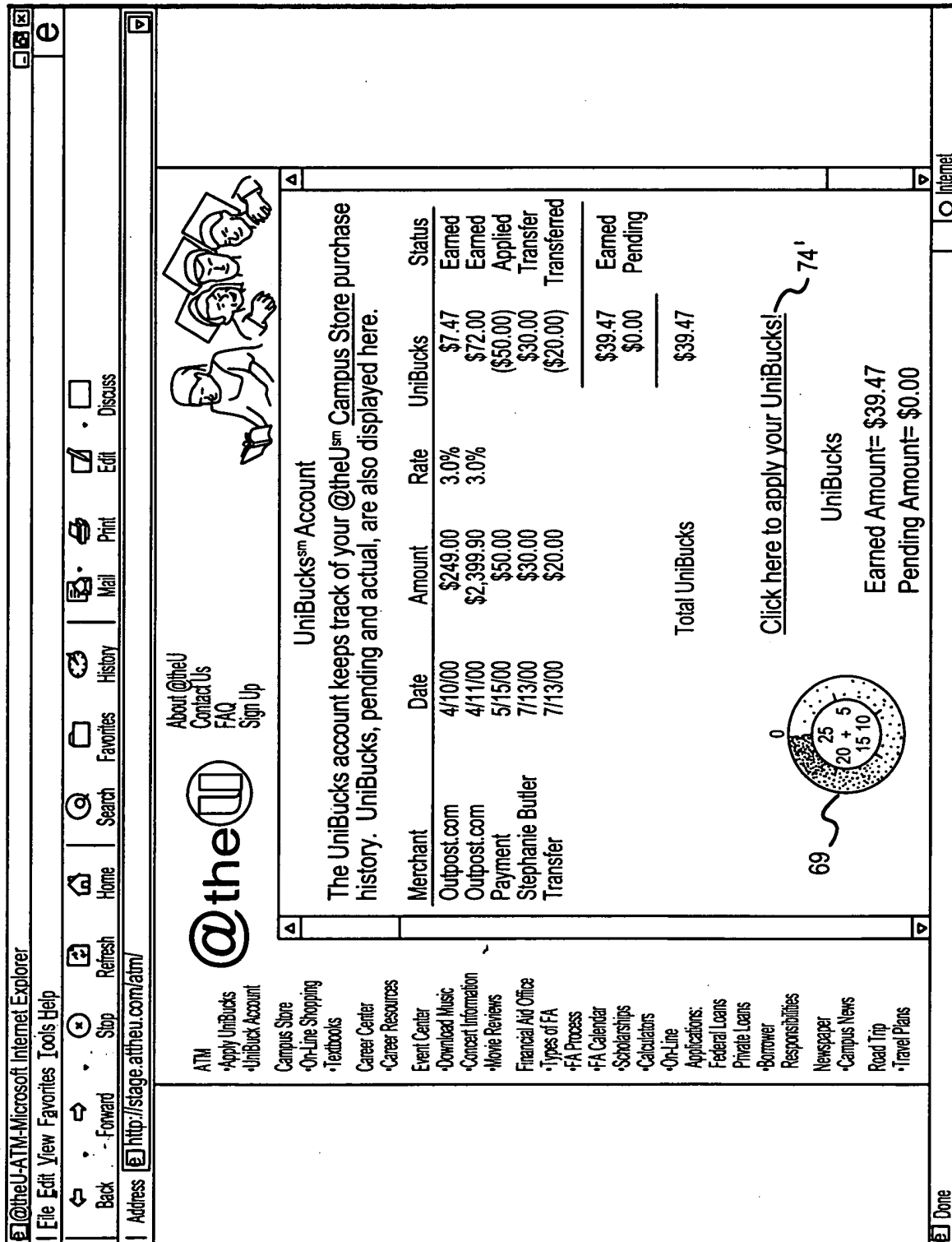


FIG. 41A

@theU

About @theU
Contact Us
FAQ
Sign Up

Member Registration Form

You've earned UniBucks and now it's time to apply them to reduce your student loan obligation! UniBucks can be applied to your student loan account serviced at UNIPAC or any other financial institution you designate. To apply your UniBucks, please complete the information requested below. All information is required to process your request.

First Name	<input type="text"/>
Middle Initial	<input type="text"/>
Last Name	<input type="text"/>
Social Security Number	<input type="text"/> (i.e. xxx-xx-xxxx)
Your SSN will be used to access your loan information.	
Birth Date	<input type="text"/> (i.e. mm/dd/yyyy)
Address	<input type="text"/>
Address 2	<input type="text"/>
City	<input type="text"/>
State/Prov.	<input type="text"/> Alabama
Country	<input type="text"/> USA
Zip/Postal Code	<input type="text"/>

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FIG. 41B

Internet Explorer window showing the @theU website. The address bar displays <http://www.atheu.com/atm/>.

Navigation Bar: File Edit View Favorites Tools Help

Left Sidebar:

- ATM
- Apply UniBucks
- UniBuck Account
- Campus Store
- On-Line Shopping
- Textbooks
- Career Center
- Career Resources
- Event Center
- Download Music
- Concert Information
- Movie Reviews
- Financial Aid Office
- Types of FA
- FA Process
- FA Calendar
- Scholarships
- Calculators
- On-Line Applications:
- Federal Loans
- Private Loans
- Borrower Responsibilities
- Newspaper
- Campus News
- Road Trip

Main Content Area:

@theU

About @theU
Contact Us
FAQ
Sign Up

Registration Form:

Birth Date (i.e. mm/dd/yyyy)

Address

Address 2

City

State/Prov. Alabama

Country USA

Zip/Postal Code

Phone (i.e. xxx-xxx-xxxx)

Year in School Other-Parent, Friend, etc.

Email

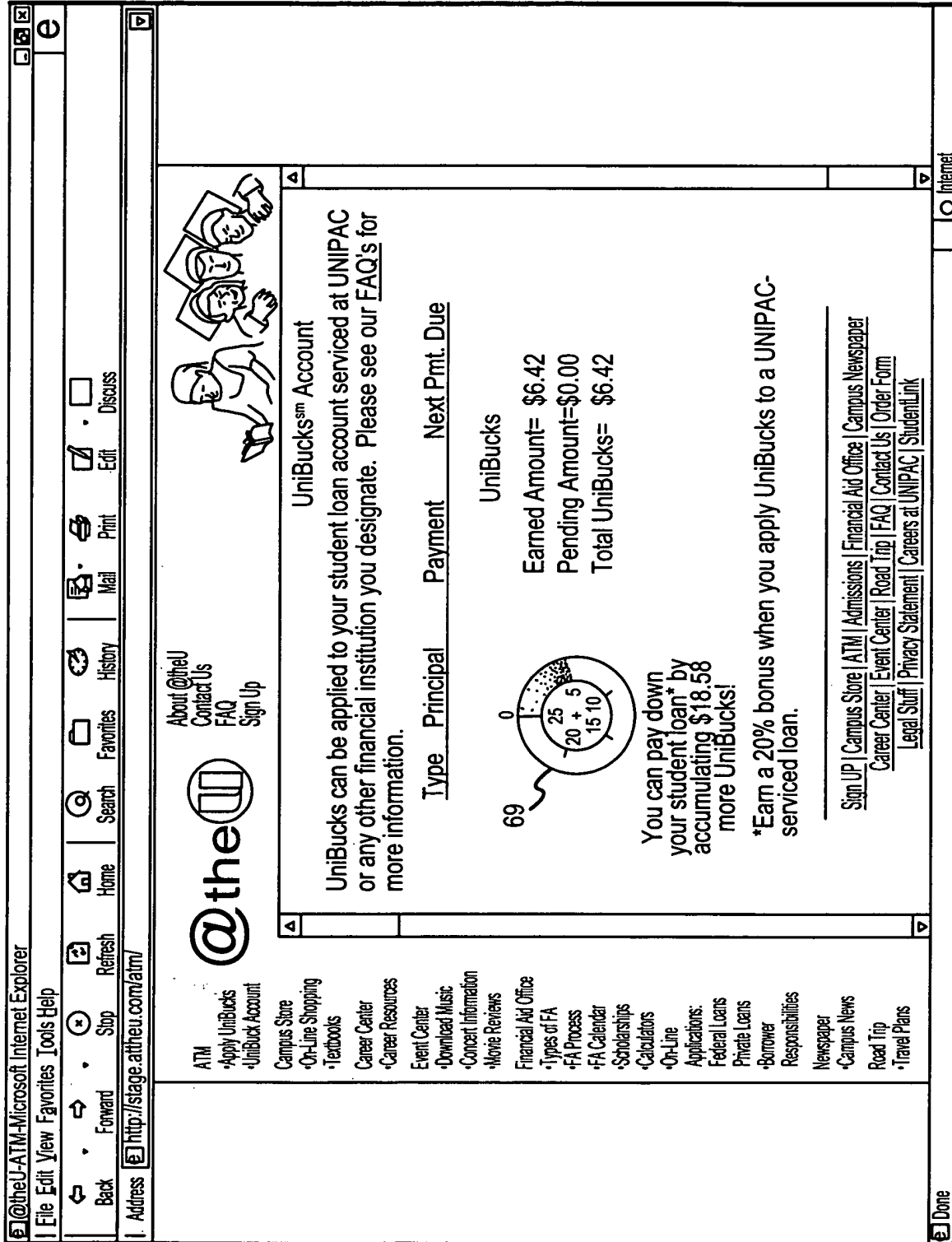
Continue

Footer:

Sign Up | Campus Store | ATM | Admissions | Financial Aid Office | Campus Newspaper
Career Center | Event Center | Road Trip | FAQ | Contact Us | Order Form
Disclaimer | Privacy Statement | Careers at UNIPAC

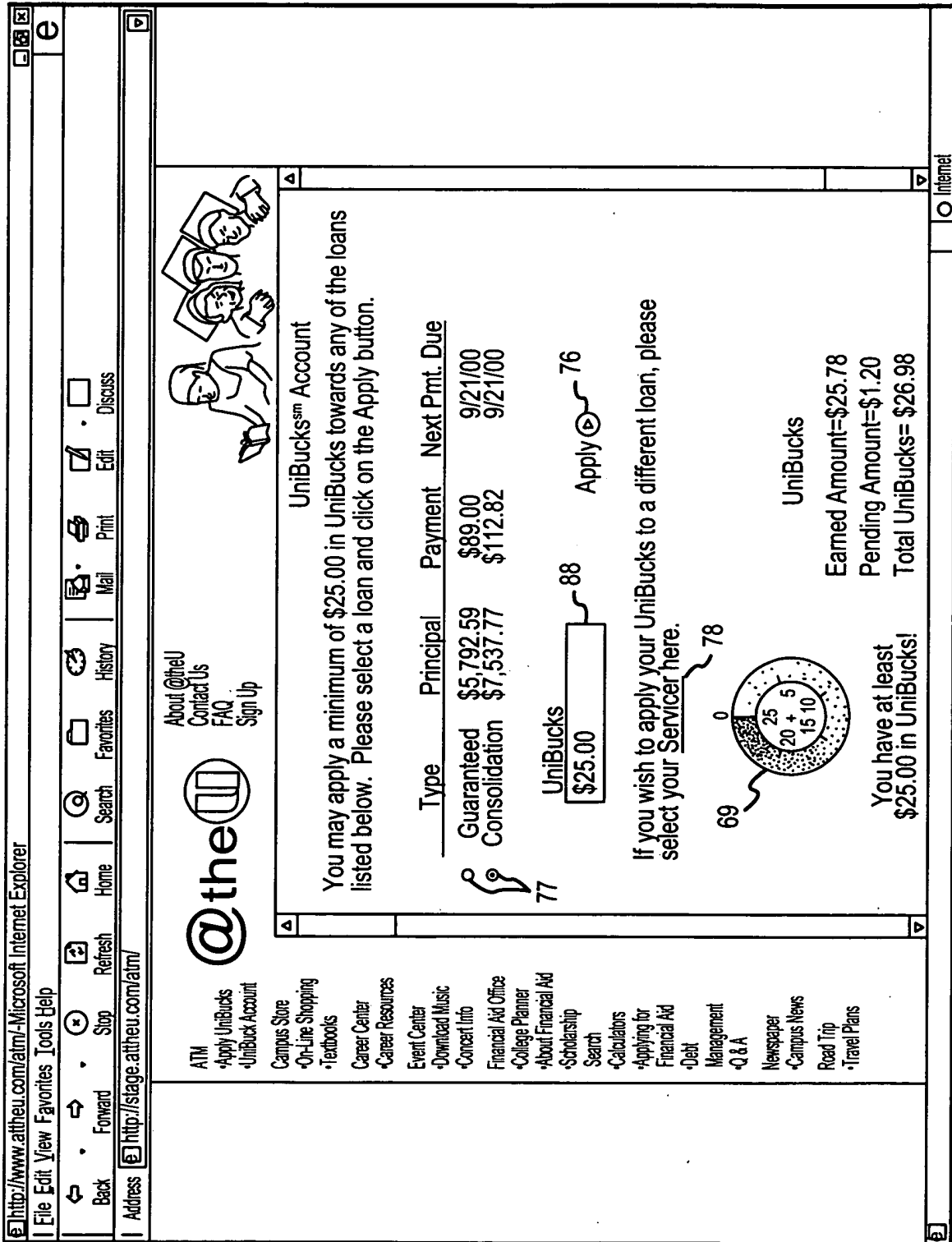
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FIG. 42




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FIG. 43



@theU

About @theU
Contact Us
FAQ
Sign Up



UniBuckssm Account

Apply UniBucks

Please select your servicer from the list below and click on Continue.
If your servicer isn't in the list, or you normally mail your payment to a different address, email us and we'll add them.

<ul style="list-style-type: none"> ATM *Apply UniBucks *UniBuck Account Campus Store *On-Line Shopping *Textbooks Career Center *Career Resources Event Center *Download Music *Concert Information *Movie Reviews Financial Aid Office *Types of FA *FA Process *FA Calendar *Scholarships *Calculators *On-Line Applications: Federal Loans Private Loans *Borrower Responsibilities Newspaper *Campus News Road Trip *Travel Plans 	<p>Name AFSA Data Corporation</p> <p>Address Attn: Monetary Processing Department P.O. Box 7053 Utica, NY 13504-7053</p>	<p>Continue — 82</p>
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[Career Center](#) | [Event Center](#) | [Road Trip](#) | [FAQ](#) | [Contact Us](#) | [Order Form](#)
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FIG.45

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Mail Print Edit Discuss

Address http://stage.atheu.com/atm/

ATM

•Apply UniBucks

•UniBuck Account

Campus Store

•On-Line Shopping

•Textbooks

Career Center

•Career Resources

Event Center

•Download Music

•Concert Information

•Movie Reviews

Financial Aid Office

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•FA Calendar

•Scholarships

•Calculators

•On-Line

Applications:

Federal Loans

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Newspaper

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Road Trip

•Travel Plans

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FAQ

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UniBuckssm Account

Apply UniBucks

Please enter your account number or routing information (e.g. SSN) in the box below and click on Continue.

Account

Continue

Sign Up | Campus Store | ATM | Admissions | Financial Aid Office | Campus Newspaper

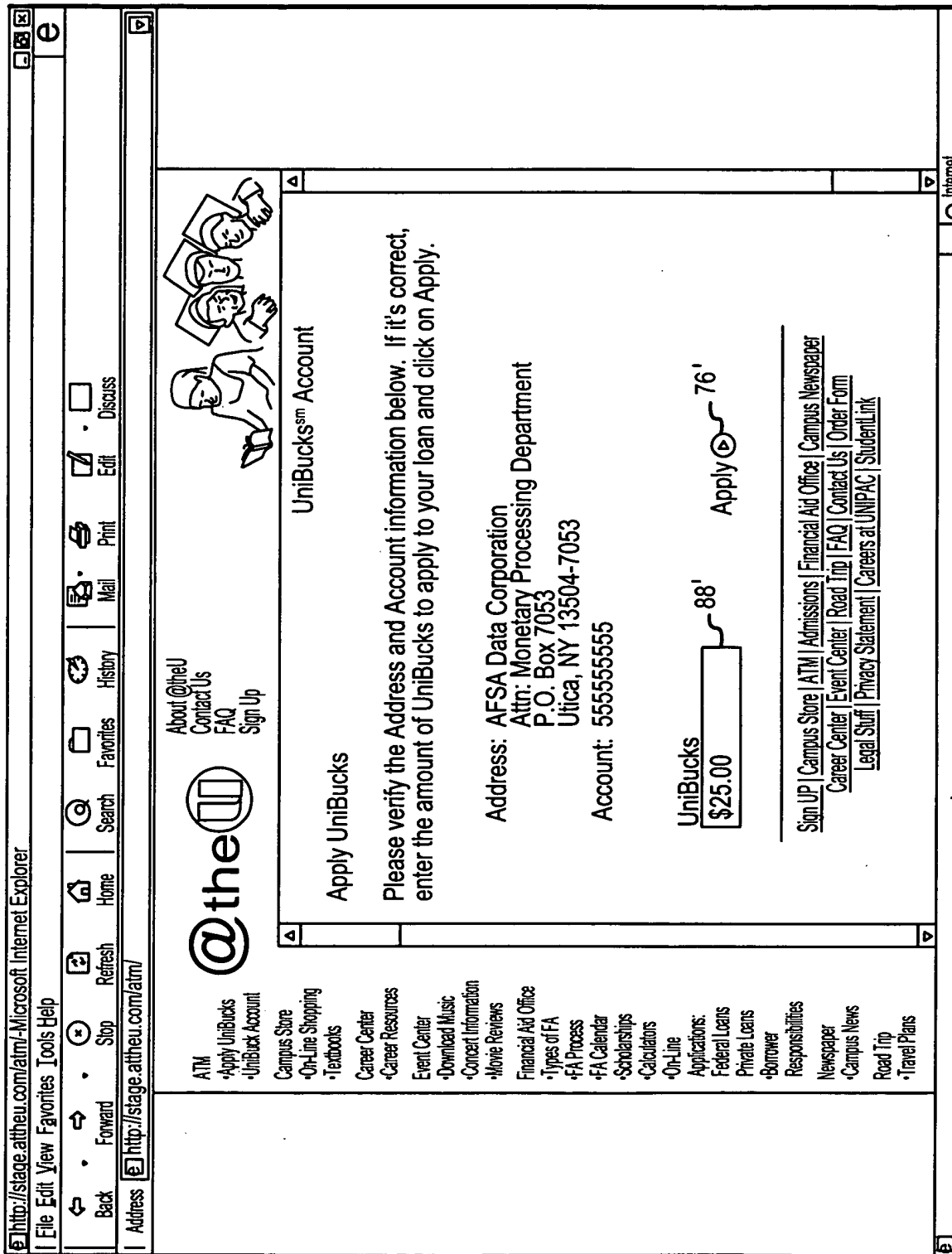
Career Center | Event Center | Road Trip | FAQ | Contact Us | Order Form

Legal Stuff | Privacy Statement | Careers at UNIPAC | StudentLink

Done Internet

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FIG. 46



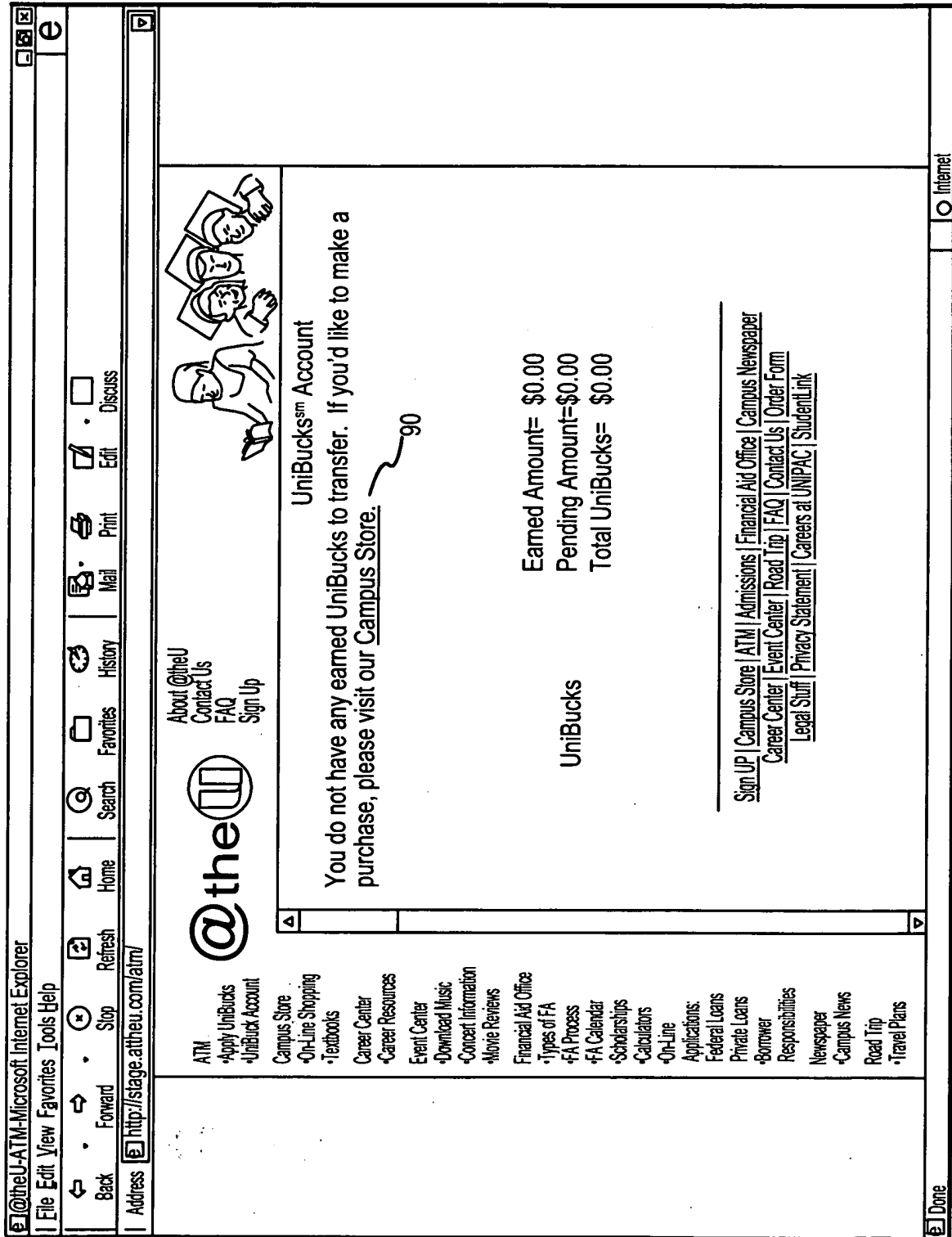
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FIG. 47



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FIG. 48



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FIG. 49

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Mail Print Edit Discuss

Address http://www.atheu.com/

ATM

•Apply UniBucks

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Please enter the @theU User Name of the person to transfer UniBucks to and the number of UniBucks to transfer. When you're ready, click on the Apply button.

User Name: 92

UniBucks: \$6.42 94

Apply

76"

UniBucks

Earned Amount= \$6.42

Pending Amount=\$0.00

Total UniBucks= \$6.42

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The number of UniBucks you entered exceeds the maximum number of UniBucks you've earned. Please try a value no greater than \$6.42.

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UniBucks:

Apply

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